

SERFF Tracking Number:	STFL-127243285	State:	Arkansas
Filing Company:	State Farm Life Insurance Company	State Tracking Number:	49062
Company Tracking Number:	SFL-AR-SML-20044.1 ET AL		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Flexible Care Benefit Rider		
Project Name/Number:	FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al		

## Filing at a Glance

Company: State Farm Life Insurance Company

Product Name: Flexible Care Benefit Rider	SERFF Tr Num: STFL-127243285	State: Arkansas
TOI: L09I Individual Life - Flexible Premium	SERFF Status: Closed-Filed-	State Tr Num: 49062
Adjustable Life	Closed	
Sub-TOI: L09I.001 Single Life	Co Tr Num: SFL-AR-SML-20044.1	State Status: Filed-Closed
	ET AL	

Filing Type: Form	Reviewer(s): Linda Bird
Authors: Rachel Lighthall, Steve Crum, Maureen Macak	Disposition Date: 08/02/2011
Date Submitted: 06/15/2011	Disposition Status: Filed-Closed
Implementation Date Requested: 08/28/2011	Implementation Date:

State Filing Description:

## General Information

Project Name: FCB for August 2011 Implementation	Status of Filing in Domicile: Not Filed
Project Number: SFL-AR-SML-20044.1 et al	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Our state of domicile, Illinois, does not require Advertising material to be filed.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 08/02/2011
	State Status Changed: 08/02/2011
Deemer Date:	Created By: Steve Crum
Submitted By: Rachel Lighthall	Corresponding Filing Tracking Number:
Filing Description:	
Enclosed for you information is a copy of the following final versions of advertising material for our individual life insurance products. The material is listed by form number as follows:	

Form # , Form Name , Replaces ,	Approved ,	Tracking #
SML-20044.1, Flexible Care Benefit Rider Product Sheet ,		SML-20044 ,
126586067		10/19/10 , STFL-

SERFF Tracking Number:	STFL-127243285	State:	Arkansas
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TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
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K464 FC.1, Flexible Care Benefit Rider Letter	,	K464 , 10/19/10 , STFL-126586067
K465 FC.1, Flexible Care Benefit Rider Letter	,	K465 , 10/19/10 , STFL-126586067
K467 FC.1 , Flexible Care Benefit Rider Letter	,	K467 , 10/19/10 , STFL-126586067
K494 FC.1, Spanish Flexible Care Benefit Rider Letter	,	K494 , 9/03/2010 , STFL-126796680
K495 FC.1, Spanish Flexible Care Benefit Rider Letter	,	K495 , 9/03/2010 , STFL-126796680
K497 FC.1, Spanish Flexible Care Benefit Rider Letter	,	K497 , 9/03/2010 , STFL-126796680
1001006.1, Flexible Care Benefit Rider Advertisement	,	1001006 , 10/19/10 , STFL-126564797
1001007.1, Flexible Care Benefit Rider Advertisement	,	1001007 , 10/19/10 , STFL-126564797
1001008.1, Flexible Care Benefit Rider Advertisement	,	1001008 , 10/19/10 , STFL-126564797
K013 LF.5, Flexible Care Benefit Rider Letter	,	K013 LF.4 02/10, 10/19/10 , STFL-126564797
IL-145.1, Internet – Flexible Care Benefit Rider	,	IL-145 , 9/07/10 , STFL-126799497
SML-20055, All Rider Product Sheet	,	New

These forms will be used with policy form 11030-04 which was approved by your department on April 5, 2011 under SERFF Tracking number STFL-126971519 and state tracking number 47758, policy form and 11080-04 which was approved by your department on April 5, 2011 under SERFF Tracking number STFL-126971730 and state tracking number 47759, and rider form 10220-04 which was approved by your department on April 5, 2010 under SERFF Tracking number STFL-126451532 and state tracking number 45268.

The implementation date of these Advertising forms will be August 28, 2011.

## Company and Contact

### Filing Contact Information

Rachel Lighthall, Analyst - Contracts & Compliance	rachel.lighthall.qshq@statefarm.com
One State Farm Plaza	309-994-8626 [Phone]
B-2	309-766-8483 [FAX]
Bloomington, IL 61710-0001	

### Filing Company Information

State Farm Life Insurance Company	CoCode: 69108	State of Domicile: Illinois
1 State Farm Plaza	Group Code:	Company Type:
Bloomington, IL 61710-0001	Group Name:	State ID Number:
(309) 766-4541 ext. [Phone]	FEIN Number: 37-0533090	

SERFF Tracking Number: STFL-127243285 State: Arkansas  
Filing Company: State Farm Life Insurance Company State Tracking Number: 49062  
Company Tracking Number: SFL-AR-SML-20044.1 ET AL  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: Flexible Care Benefit Rider  
Project Name/Number: FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$650.00  
Retaliatory? No  
Fee Explanation: \$50 per filing x 13 filings = \$650.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Life Insurance Company	\$650.00	06/15/2011	48736749

SERFF Tracking Number:	STFL-127243285	State:	Arkansas
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TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Flexible Care Benefit Rider		
Project Name/Number:	FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al		

## Correspondence Summary

### Dispositions

Status	Created By			Created On		Date Submitted	
Filed-Closed	Linda Bird			08/02/2011		08/02/2011	
Objection Letters and Response Letters							
Objection Letters				Response Letters			
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted	
Pending	Linda Bird	06/21/2011	06/21/2011	Rachel Lighthall	07/25/2011	07/25/2011	
Industry							
Response							

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Flexible Care Benefit Rider Letter	Rachel Lighthall	07/25/2011	07/25/2011

<i>SERFF Tracking Number:</i>	<i>STFL-127243285</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Farm Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49062</i>
<i>Company Tracking Number:</i>	<i>SFL-AR-SML-20044.1 ET AL</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Flexible Care Benefit Rider</i>		
<i>Project Name/Number:</i>	<i>FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al</i>		

## Disposition

Disposition Date: 08/02/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STFL-127243285 State: Arkansas

Filing Company: State Farm Life Insurance Company State Tracking Number: 49062

Company Tracking Number: SFL-AR-SML-20044.1 ET AL

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life Adjustable Life

Product Name: Flexible Care Benefit Rider

Project Name/Number: FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		Yes
Supporting Document	Certificate of Translation for Spanish Letters		Yes
Supporting Document	Cover Letter		Yes
Form	Flexible Care Benefit Rider Product Sheet		Yes
Form (revised)	Flexible Care Benefit Rider Letter		Yes
Form	Flexible Care Benefit Rider Letter	Replaced	Yes
Form (revised)	Flexible Care Benefit Rider Letter		Yes
Form	Flexible Care Benefit Rider Letter	Replaced	Yes
Form (revised)	Flexible Care Benefit Rider Letter		Yes
Form	Flexible Care Benefit Rider Letter	Replaced	Yes
Form (revised)	Spanish Flexible Care Benefit Rider Letter		Yes
Form	Spanish Flexible Care Benefit Rider Letter	Replaced	Yes
Form (revised)	Spanish Flexible Care Benefit Rider Letter		Yes
Form	Spanish Flexible Care Benefit Rider Letter	Replaced	Yes
Form (revised)	Spanish Flexible Care Benefit Rider Letter		Yes
Form	Spanish Flexible Care Benefit Rider Letter	Replaced	Yes
Form (revised)	Flexible Care Benefit Rider Advertisement		Yes
Form	Flexible Care Benefit Rider Advertisement	Replaced	Yes
Form (revised)	Flexible Care Benefit Rider Advertisement		Yes
Form	Flexible Care Benefit Rider Advertisement	Replaced	Yes
Form	Flexible Care Benefit Rider Advertisement		Yes
Form	Flexible Care Benefit Rider Letter		Yes
Form	Internet - Flexible Care Benefit Rider		Yes
Form	All Rider Product Sheet		Yes

SERFF Tracking Number: STFL-127243285 State: Arkansas  
Filing Company: State Farm Life Insurance Company State Tracking Number: 49062  
Company Tracking Number: SFL-AR-SML-20044.1 ET AL  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: Flexible Care Benefit Rider  
Project Name/Number: FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 06/21/2011  
Submitted Date 06/21/2011  
Respond By Date 07/21/2011

Dear Rachel Lighthall,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Flexible Care Benefit Rider Letter, K464 FC.1 (Form)
- Flexible Care Benefit Rider Letter, K465 FC.1 (Form)
- Spanish Flexible Care Benefit Rider Letter, K494 FC.1 (Form)
- Spanish Flexible Care Benefit Rider Letter, K495 FC.1 (Form)
- Spanish Flexible Care Benefit Rider Letter, K497 FC.1 (Form)
- Flexible Care Benefit Rider Advertisement, 1001006.1 (Form)
- Flexible Care Benefit Rider Advertisement, 1001007.1 (Form)

Comment: All advertisements shall include the producer's Arkansas insurance license number as such. Please refer to Directive 2-2008 for guidelines.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

SERFF Tracking Number: STFL-127243285 State: Arkansas  
Filing Company: State Farm Life Insurance Company State Tracking Number: 49062  
Company Tracking Number: SFL-AR-SML-20044.1 ET AL  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: Flexible Care Benefit Rider  
Project Name/Number: FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 07/25/2011  
Submitted Date 07/25/2011

Dear Linda Bird,

### Comments:

Thank you for reviewing our filing and for allowing us extra time in responding to your objection.

### Response 1

Comments: Please see that we have submitted revised versions of forms K464 FC.1, K465 FC.1, K467 FC.1, K494 FC.1, K495 FC.1, K497 FC.1, 1001006.1, and 1001007.1.

Your objection did not state that it applied to form K467 FC.1, but it is similar to the other forms, so we have included a corrected form for that number as well.

Please note that the Print Ads, forms 1001006.1 and 1001007.1, have the agent information bracketed as variable. We were unable to produce generic forms and have therefore bracketed them for variability.

### Related Objection 1

Applies To:

- Flexible Care Benefit Rider Letter, K464 FC.1 (Form)
- Flexible Care Benefit Rider Letter, K465 FC.1 (Form)
- Spanish Flexible Care Benefit Rider Letter, K494 FC.1 (Form)
- Spanish Flexible Care Benefit Rider Letter, K495 FC.1 (Form)
- Spanish Flexible Care Benefit Rider Letter, K497 FC.1 (Form)
- Flexible Care Benefit Rider Advertisement, 1001006.1 (Form)
- Flexible Care Benefit Rider Advertisement, 1001007.1 (Form)

Comment:

All advertisements shall include the producer's Arkansas insurance license number as such. Please refer to Directive 2-2008 for guidelines.

### Changed Items:

No Supporting Documents changed.



SERFF Tracking Number: STFL-127243285 State: Arkansas

Filing Company: State Farm Life Insurance Company State Tracking Number: 49062

Company Tracking Number: SFL-AR-SML-20044.1 ET AL

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life Adjustable Life

Product Name: Flexible Care Benefit Rider

Project Name/Number: FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al

## Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Flexible Care Benefit Rider Letter	K464 FC.1		Advertising	Revised	STFL-126586067		K464FC.1_UnvILf_Life_Gen.pdf
<b>Previous Version</b>							
Flexible Care Benefit Rider Letter	K464 FC.1		Advertising	Revised	STFL-126586067		K464 FC.1 - FCB Letter - FINAL - 6-1-2011.pdf
Flexible Care Benefit Rider Letter	K465 FC.1		Advertising	Revised	STFL-126586067		K465FC.1_UnvILf_Convrsn_Gen.pdf
<b>Previous Version</b>							
Flexible Care Benefit Rider Letter	K465 FC.1		Advertising	Revised	STFL-126586067		K465 FC.1 - FCB Convrsn Letter - FINAL - 6-1-2011.pdf
Spanish Flexible Care Benefit Rider Letter	K494 FC.1		Advertising	Revised	STFL-126796680		K494FC.1_UnivLife_FCB.pdf
<b>Previous Version</b>							
Spanish Flexible Care Benefit Rider Letter	K494 FC.1		Advertising	Revised	STFL-126796680		K494 FC.1 - Spanish FCB Letter - FINAL - 6-

SERFF Tracking Number:	STFL-127243285	State:	Arkansas
Filing Company:	State Farm Life Insurance Company	State Tracking Number:	49062
Company Tracking Number:	SFL-AR-SML-20044.1 ET AL		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Flexible Care Benefit Rider		
Project Name/Number:	FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al		

Spanish Flexible Care Benefit Rider Letter	K495 FC.1	Advertising	Revised	STFL-126796680	1-2011.pdf K495FC.1 _UpsellLC .pdf
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**Previous Version**

Spanish Flexible Care Benefit Rider Letter	K495 FC.1	Advertising	Revised	STFL-126796680	K495FC.1 - Spanish FCB Upsell Letter - FINAL - 6- 1-2011 .pdf
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Spanish Flexible Care Benefit Rider Letter	K497 FC.1	Advertising	Revised	STFL-126796680	K497FC.1 _Xsell.pdf
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**Previous Version**

Spanish Flexible Care Benefit Rider Letter	K497 FC.1	Advertising	Revised	STFL-126796680	K497 FC.1 - Spanish FCB Cross sell Letter - FINAL - 6- 1-2011.pdf
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Flexible Care Benefit Rider Advertisement	1001006.1	Advertising	Revised	STFL-126564797	1001006.1 FCB Printed AD Bracketed 7-7-2011 .pdf
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**Previous Version**

Flexible Care Benefit Rider Advertisement	1001006.1	Advertising	Revised	STFL-126564797	1001006.1 2 x 5 Black and
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<i>SERFF Tracking Number:</i>	<i>STFL-127243285</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Farm Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49062</i>
<i>Company Tracking Number:</i>	<i>SFL-AR-SML-20044.1 ET AL</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Flexible Care Benefit Rider</i>		
<i>Project Name/Number:</i>	<i>FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al</i>		

					White - FINAL - 6- 7-11.pdf
Flexible Care Benefit Rider Advertisement	1001007.1	Advertising	Revised	STFL- 12656479 7	1001007.1 FCB Print Ad Bracketed 7-7- 2011.pdf

**Previous Version**

Flexible Care Benefit Rider Advertisement	1001007.1	Advertising	Revised	STFL- 12656479 7	1001007.1 - Q Black and White - FINAL - 6-7-11.pdf
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No Rate/Rule Schedule items changed.

We hope that with this additional information you will be able to approve these forms for use in your state, and we appreciate your continued review of this filing. Thank you!

Sincerely,  
Maureen Macak, Rachel Lighthall, Steve Crum

SERFF Tracking Number: STFL-127243285 State: Arkansas

Filing Company: State Farm Life Insurance Company State Tracking Number: 49062

Company Tracking Number: SFL-AR-SML-20044.1 ET AL

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life

Product Name: Flexible Care Benefit Rider

Project Name/Number: FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al

## Amendment Letter

Submitted Date: 07/25/2011

### Comments:

Please see corrected version of K467 FC. which was referenced in the Objection Response created on 7/25/2011 but not pulled into the response document by mistake.

### Changed Items:

#### Form Schedule Item Changes:

#### Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
K467 FC.1	Advertising	Flexible Care Benefit Rider Letter	Revised		STFL-126586067	K467		K467FC.1_UnvILf_nolife_Gen.pdf

SERFF Tracking Number: STFL-127243285 State: Arkansas

Filing Company: State Farm Life Insurance Company State Tracking Number: 49062

Company Tracking Number: SFL-AR-SML-20044.1 ET AL

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life Adjustable Life

Product Name: Flexible Care Benefit Rider

Project Name/Number: FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al

## Form Schedule

### Lead Form Number: SML-20044.1

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	SML-20044.1	Advertising	Flexible Care Benefit Rider Product Sheet	Revised	Replaced Form #: SML-20044 Previous Filing #: STFL-126586067		SML-20044.1 - FCB Sub Prod - FINAL - 6-1-2011.pdf
	K464 FC.1	Advertising	Flexible Care Benefit Rider Letter	Revised	Replaced Form #: K464 Previous Filing #: STFL-126586067		K464FC.1_UnvLf_Life_Gen.pdf
	K465 FC.1	Advertising	Flexible Care Benefit Rider Letter	Revised	Replaced Form #: K465 Previous Filing #: STFL-126586067		K465FC.1_UnvLf_Convrsn_Gen.pdf
	K467 FC.1	Advertising	Flexible Care Benefit Rider Letter	Revised	Replaced Form #: K467 Previous Filing #: STFL-126586067		K467FC.1_UnvLf_nolife_Gen.pdf
	K494 FC.1	Advertising	Spanish Flexible Care Benefit Rider Letter	Revised	Replaced Form #: K494 Previous Filing #: STFL-126796680		K494FC.1_UnivLife_FCB.pdf
	K495 FC.1	Advertising	Spanish Flexible Care Benefit Rider Letter	Revised	Replaced Form #: K495 Previous Filing #: STFL-126796680		K495FC.1_UpsellLC.pdf
	K497 FC.1	Advertising	Spanish Flexible Care Benefit Rider Letter	Revised	Replaced Form #: K497 Previous Filing #: STFL-126796680		K497FC.1_Xsell.pdf

SERFF Tracking Number:	STFL-127243285	State:	Arkansas
Filing Company:	State Farm Life Insurance Company	State Tracking Number:	49062
Company Tracking Number:	SFL-AR-SML-20044.1 ET AL		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Flexible Care Benefit Rider		
Project Name/Number:	FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al		

1001006.1	Advertising Flexible Care Benefit Revised Rider Advertisement	Replaced Form #: 1001006 Previous Filing #: STFL-126564797	1001006.1 FCB Printed AD Bracketed 7-7-2011 .pdf
1001007.1	Advertising Flexible Care Benefit Revised Rider Advertisement	Replaced Form #: 1001007 Previous Filing #: STFL-126564797	1001007.1 FCB Print Ad Bracketed 7- 7-2011.pdf
1001008.1	Advertising Flexible Care Benefit Revised Rider Advertisement	Replaced Form #: 1001008 Previous Filing #: STFL-126564797	1001008.1 - 8x10 Black and White - FINAL - 6-7- 11.pdf
K013 LF.5	Advertising Flexible Care Benefit Revised Rider Letter	Replaced Form #: K013 LF.4 02/10 Previous Filing #: STFL-126564797	K013 LF.5 - FCB Letter - FINAL - 6-1- 2011.pdf
IL-145.1	Advertising Internet - Flexible Care Benefit Rider	Replaced Form #: IL-145 Previous Filing #: STFL-126799497	IL-145.1 - Flexible Care Benefit Rider - for Aug_2011 Imp - FINAL - 6-6-11.pdf
SML-20055	Advertising All Rider Product Sheet	Initial	SML-20055 - Life Policy Riders Sheet - FINAL - 6- 15-11.pdf

# FLEXIBLE CARE BENEFIT RIDER

## Shouldn't your life policy benefit your life too?

Suppose you couldn't care for yourself. What if you could tap into your life insurance to pay for the care you need?

You can when you add a State Farm® Flexible Care Benefit Rider<sup>1</sup> to our Universal Life insurance policy. This inexpensive rider lets you use all or some of the funds that the life policy would have paid to your loved ones to help cover your long-term care expenses. This may include home health aides, adult day care, hospice care, assisted living facilities, or nursing homes, among many other expenses.

The Flexible Care Benefit Rider can help you avoid the possibility of spending all of your savings to pay for your care. Your family could spend quality time with you, instead of spending their time caring for you. And depending on how much you spend on your care, they may be able to receive a payment from your life policy after you pass on.

Finally, long-term care coverage can be affordable.

### Basic facts: Flexible Care Benefit Rider

- The rider can provide you with a monthly payment to help cover your long-term care costs.<sup>2</sup> A medical professional must certify that you are suffering from a cognitive impairment or are unable to perform some of the activities of daily living<sup>3</sup> without help:
  - Eating
  - Dressing
  - Continence
  - Toileting
  - Bathing
  - Transferring (moving into or out of a bed, a chair, or a wheelchair)
- Benefits payable under this rider can be used to pay for long-term care costs (among other things), including but not limited to:
  - Home health care agencies
  - Adult day care facilities
  - Alternate care facilities
  - Nursing homes
- Your monthly benefit will be the lesser of:
  - Any amount that you request and subject to a minimum amount which varies by state.
  - Two percent of your Universal Life insurance policy's death benefit.
  - A monthly reimbursement amount based on IRS daily amount guidelines.
- You'll stop receiving your monthly benefit if:
  - You recover and are able to take care of yourself.
  - You're no longer receiving qualified long-term care services.
  - You decide to stop receiving payments.
  - Your entire death benefit has been paid out under this rider.
- This rider is only available with a State Farm Universal Life policy.

LIKE A GOOD NEIGHBOR



STATE FARM IS THERE.®

## Let's see how it works

To understand how this rider can help pay for your long-term care expenses, let's look at a hypothetical example. Melinda was healthy and active until she suffered a stroke. To continue living in her home, Melinda needed part-time care five days a week, at \$18.50 an hour,<sup>4</sup> for the remaining four years of her life. She also had to pay for services that she could no longer do on her own, such as housecleaning and yard work. Fortunately, she had a Universal Life policy with a \$250,000 death benefit and a Flexible Care Benefit Rider.

WHAT WAS THE COST OF MELINDA'S CARE?	
Home health care: \$148 per day x 5 days a week x 52 weeks for 4 years	\$153,920
Other living expenses (housecleaning, yard work, etc.)	\$7,500
Total expenses	\$161,420

HOW MUCH DID MELINDA AND HER BENEFICIARIES RECEIVE?	
Flexible Care Benefit Rider benefit – \$4,000 per month x 12 months for 4 years	\$192,000
Melinda's death benefit (\$250,000-\$192,000)	\$58,000

In this example, Melinda opted to receive a larger monthly benefit than her actual long-term care expenses. And even after providing benefits to help cover those expenses, her life policy still paid a sizeable lump sum to her loved ones.

## If you don't use this coverage, your family will

If you need long-term care services, the rider will help take care of them. If you don't need long-term care services, the life policy will help take care of your loved ones. Either way, this is essential coverage. And it's coverage you can count on, because State Farm stands behind it:

- State Farm began offering life insurance in 1929. We've always had the financial resources to deliver on our policy promises.
- State Farm has consistently earned top financial strength and performance ratings from the major ratings agencies.
- Getting in touch is easy. Walk in, Mail in, Call in, Click in<sup>®</sup>. Contact a State Farm agent today or visit [statefarm.com](http://statefarm.com)<sup>®</sup>.

Talk to your agent, and see how State Farm can help you plan for the future.

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Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.

<sup>1</sup>Flexible Care Benefit Rider is the marketing name for the Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life. The policy's death benefit and cash value is reduced when a long-term care benefit is paid.

<sup>2</sup>In order to qualify for policy benefits the insured must meet the definition of chronically ill set forth in the applicable policy form.

<sup>3</sup>Activities of daily living requirement vary by state.

<sup>4</sup>Based on average cost of home health aides. Genworth Financial. Genworth Financial Cost of Care Survey. Conducted by CareScout, an independent research firm. (April 2009).

State Farm Life Insurance Company (Not Licensed in MA, NY, or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY & WI)  
Bloomington, IL

[statefarm.com](http://statefarm.com)<sup>®</sup>



## Agent A. Agent

Address line one  
Address line two  
Address line three  
XXX XXX XXXX Fax XXX XXX XXXX  
Lic. # XXXXXXXX



Providing Insurance and  
Financial Services

Sample A. Sample  
Address line one  
Address line two



## NOW YOUR UNIVERSAL LIFE INSURANCE POLICY CAN ALSO HELP TAKE CARE OF YOU.

Dear Sample,

Life is full of uncertainty. You've already removed one big question mark by protecting your family with the benefits of Universal Life insurance coverage. Now using that as a foundation, you can apply to add on coverage, and your life insurance benefit can be used toward long-term care expenses.

I'm ready to show you how State Farm® makes it all possible with one very adaptable and affordable new policy option.

**Add the Flexible Care Benefit Rider\* and get some long-term care coverage, too.** This innovative approach gives you the freedom to use your Universal Life insurance death benefit to help cover long-term care expenses.

Best of all, the additional cost to add this rider to our Universal Life insurance policy is much lower than the cost of a typical, traditional stand-alone long-term care policy. This rider also gives you the flexibility to use the rider benefits received any way you see fit.

**Take care of your family and yourself with one smart decision.** Here's a great way to ensure that you're all prepared for two of life's biggest worries.

Give me a call at **(000) 123-6789** to see exactly how flexible and affordable this innovative new approach can be. I appreciate the opportunity to carry your Universal Life policy and look forward to showing you how much harder it could be working.

Sincerely,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentdirectaddress.com

*P.S. Let me show you exactly how this innovative insurance approach works and how affordable it can be. Call for an appointment today.*

\*Flexible Care Benefit Rider is the marketing name for the Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life. The Flexible Care Benefit Rider only applies to State Farm's Universal Life policy. The life insurance death benefit and cash value are reduced when a long-term care benefit is paid.

See reverse side for more information.

**Learn more at [statefarm.com](http://statefarm.com)®**

State Farm Life Insurance Company (Not Licensed in MA, NY or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY and WI)  
Bloomington, IL

## Customize your Universal Life to better meet your needs.

Add the Flexible Care  
Benefit Rider for all  
these advantages.

- Long-term care protection for you
- Cost savings by adding a rider that's much less expensive than purchasing a traditional long-term care policy
- Coverage backed by State Farm life insurance companies, with their consistently high ratings for financial strength, as shown by the Independent Ratings for 2009:

**A. M. Best®: A++**  
**Fitch Ratings®: AA+**  
**Standard & Poor's®: AA**

## BEING THERE FOR YOU IS WHAT I'M ALL ABOUT.

Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.

## Agent A. Agent

Address line one  
Address line two  
Address line three  
XXX XXX XXXX Fax XXX XXX XXXX  
Lic. # XXXXXXXX



Providing Insurance and  
Financial Services

Sample A. Sample  
Address line one  
Address line two



## YOU'VE MADE A COMMITMENT TO PROTECT YOUR FAMILY. WE HAVE A WAY TO MAKE THAT COMMITMENT WORK HARDER.

Dear Sample,

Life is full of uncertainty. You've already removed one big question mark by protecting your family with a State Farm® life insurance policy. Now using that as a foundation for the future, I'd like to show you how converting it to our Universal Life policy can continue providing protection for your loved ones while also providing you with some coverage for long-term care.

**Universal Life with a Flexible Care Benefit Rider\* protects your family and you.** This innovative approach gives you the freedom to use the Universal Life insurance death benefit to help cover long-term care expenses.

So you'll have life coverage when your family's young and needs it most. But as life changes and the kids move out, or the mortgage gets paid off, you'll be able to apply the death benefit to help pay for long-term care expenses, should you need it. Best of all, if you qualify, the additional cost to add this rider to a Universal Life insurance policy costs considerably less than a typical stand-alone long-term care policy.

**Take care of your family and yourself with one smart decision.** Here's a great way to ensure that you're all prepared for two of life's biggest worries. And you can do it more affordably than you might think.

I appreciate the opportunity to handle your State Farm life insurance policy and look forward to showing you how you can enhance the protection it provides. Give me a call at **(000) 123-6789** to see how easy it can be to convert to Universal Life with a Flexible Care Benefit Rider.

Sincerely,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

*P.S. Let's talk about the advantages of converting your current policy to this new, more flexible approach. Call **(000) 123-6789** for an appointment today.*

\*Flexible Care Benefit Rider is the marketing name for the Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life. The Flexible Care Benefit Rider only applies to State Farm's Universal Life policy. The life insurance death benefit and cash value are reduced when a long-term care benefit is paid.

See reverse side for more information.

**Learn more at [statefarm.com](http://statefarm.com)®**

State Farm Life Insurance Company (Not Licensed in MA, NY or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY and WI)  
Bloomington, IL

K465 FC.1

### Protect your family's financial independence.

*State Farm is now offering its Universal Life policy with the Flexible Care Benefit Rider, which provides these advantages:*

- Life insurance protection for your family
- Long-term care protection for you
- Cost savings by adding a rider that's more affordable than purchasing a stand-alone long-term care policy
- Coverage backed by the financial strength of State Farm life insurance companies

**BEING THERE**  
FOR YOU IS WHAT  
I'M ALL ABOUT.

Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.

**Agent A. Agent**

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Lic. # XXXXXXXX



Providing Insurance and  
Financial Services

Sample A. Sample  
Address line one  
Address line two



## TAKE CARE OF TWO PRESSING ISSUES WITH ONE DECISION. AND SAVE MONEY DOING IT.

Dear Sample,

Should you buy enough *life insurance* to care for your family after you're gone—or buy *long-term care insurance* to provide for your own long-term care?

Fortunately, I can show you how State Farm® can help with one affordable, new policy option that gives you the flexibility to be prepared for both of these pressing issues.

**Universal Life with a Flexible Care Benefit Rider\* protects your family *and* you.**

This innovative approach provides life insurance coverage now, while giving you the freedom to use the Universal Life insurance death benefit for long-term care expenses down the road, if the need arises.

Best of all, the additional cost to add this rider to a Universal Life insurance policy is much lower than the cost of a typical, traditional stand-alone long-term care policy. This rider also gives you the flexibility to use the rider benefits received any way you see fit.

**Get more flexibility at an affordable price.** Life is full of uncertainty—for you and your family. Now here's a way to ensure that you can all be better prepared—with one smart decision.

Give me a call at **(000) 123-6789** to see exactly how flexible and affordable this innovative new approach can be. I appreciate your business and am always glad to take the time to make sure you and your family are all well protected.

Sincerely,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

*P.S. Let me show you how Universal Life with a Flexible Care Benefit Rider can save you money and worry. Call for an appointment today.*

\*Flexible Care Benefit Rider is the marketing name for the Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life. The Flexible Care Benefit Rider only applies to State Farm's Universal Life policy. The life insurance death benefit and cash value are reduced when a long-term care benefit is paid.

See reverse side for more information.

**Learn more at [statefarm.com](http://statefarm.com)®**

State Farm Life Insurance Company (Not Licensed in MA, NY or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY and WI)  
Bloomington, IL

### Your family trusts you, you can trust State Farm.

- 80 years in the life insurance business
- Over \$1 billion paid out for death benefits<sup>†</sup>
- Consistently high ratings for financial strength, as shown by the Independent Ratings for 2009:

**A. M. Best®: A++**  
**Fitch Ratings®: AA+**  
**Standard & Poor's®: AA**

**You don't have to prepare  
for the future on your own.  
I'm always here to help.**

**BEING THERE**  
FOR YOU IS WHAT  
I'M ALL ABOUT.

Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

<sup>1</sup>Combined total of death benefits paid by State Farm Life Insurance Company (Not in MA, NY or WI), State Farm Life and Accident Assurance Company (NY&WI), and State Farm International Life Insurance Company LTD. (Canada Only)

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.

**Agent A. Agent**

Address line one  
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(XXX) XXX-XXXX Fax (XXX) XXX-XXXX  
Lic. # XXXXXXX



Providing Insurance and  
Financial Services

Sample A. Sample

Address line one

Address line two



**You protect the future  
of your loved ones –  
protect yours as well**

Dear Sample A. Sample,

At a certain point you decided to take steps to help protect the financial future of your family when you bought *Universal Life Insurance* from State Farm®. But what would happen if you became chronically ill? With the affordable new *Flexible Care Benefit Rider* from State Farm, you can help cover the costs of long-term care without putting additional financial burden on your loved ones.

**PROTECTION TODAY AND TOMORROW**

It goes without saying that your family will be there to help you in case of illness, but mounting expenses as a result of long-term care services can greatly affect your family's finances. With the *Flexible Care Benefit Rider*, you can tap into your death benefit from your *Universal Life Insurance Policy* to help cover those costs without having to repay the money or pay interest.\* And if you don't need long-term care, your policy's death benefit and cash value can be used for other purposes. Result: long-term protection for you and your loved ones. Here is a good example using hypothetical amounts:

Death benefit:	<b>\$400,000</b>
Accelerated death benefit:	<b>-\$192,000</b> (\$4,000 per month x 12 months x 4 years)
Remaining death benefit:	<b>\$208,000</b>

Look to the future with the company that has delivered on its policy promises for over 80 years.

**Call me at (XXX) XXX-XXXX or come by my office to talk about the *Flexible Care Benefit Rider* and how it may meet your needs.**

Sincerely,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

\*The policy's death benefit and cash value are reduced when a long-term care benefit is paid. The actual policy name is Accelerated Death Benefit for Long-Term Care Rider.

Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.

State Farm insurance policies, applications, and required notices are written in English. This document has been translated for your convenience. In the event of any differences in interpretation, the English language version controls.

State Farm Life Insurance Company (Not Licensed in MA, NY, or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY and WI)  
Bloomington, IL  
**statefarm.com®**  
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Printed in U.S.A.

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Su Compañía de Seguros y  
Servicios Financieros

Sample A. Sample  
Address line one  
Address line two



**Usted protege  
el futuro de los suyos –  
protégase usted también**

Estimado/a Sample A. Sample:

En su momento usted ya decidió dar el paso de ayudar a proteger el futuro económico de su familia cuando compró el seguro de *Vida Universal* de State Farm®. Pero, ¿qué ocurriría si usted sufriera de una enfermedad crónica? El nuevo y accesible *Flexible Care Benefit Rider* de State Farm podría ayudarle a cubrir los costos de cuidados médicos prolongados, evitando así que los suyos tengan una carga económica adicional.

**PROTECCIÓN HOY Y MAÑANA**

No hace falta decir que la familia va a estar ahí para ayudarle en caso de que se enferme, pero la acumulación de gastos que deriven de esos servicios de cuidado a largo plazo pueden acabar afectando su economía. Con el *Flexible Care Benefit Rider*, usted puede echar mano del beneficio en caso de muerte de su póliza de seguro de *Vida Universal* para ayudar a cubrir dichos gastos sin que tenga que devolver la cantidad ni pagar intereses.\* Y si al final no necesita cuidados médicos prolongados, siempre puede utilizar el beneficio de la póliza en caso de fallecimiento y su valor en efectivo para otras cosas. Resultado: protección a largo plazo para usted y para los suyos. Aquí hay un buen ejemplo utilizando cantidades hipotéticas:

Beneficio en caso de muerte:	<b>\$400,000</b>
Accelerated death benefit:	<b>-\$192,000</b> <small>(\$4,000 por mes x 12 meses x 4 años)</small>
Beneficio en caso de muerte restante:	<b>\$208,000</b>

Mire al futuro con la compañía que ha cumplido sus promesas por más de 80 años.

**Llámemme al (XXX) XXX-XXXX o pásese por mi oficina para hablar del *Flexible Care Benefit Rider* y de cómo puede cumplir con sus necesidades.**

Atentamente,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

\*El beneficio de la póliza en caso de fallecimiento y su valor en efectivo se reducen cuando se paga un beneficio de cuidados médicos prolongados.

El nombre actual de la póliza es Accelerated Death Benefit for Long-Term Care Rider.

Las pólizas de seguro y sus anexos asociados no serán disponibles en todos los estados, y los términos de las pólizas y condiciones se varían por estado.

La serie de póliza de Vida Universal es 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, utilizado con el seguro de Vida Universal, serie de póliza 10220, 10520, and A10220.

Las pólizas, formularios y notificaciones de State Farm están escritos en inglés. Este documento ha sido traducido para su conveniencia. En el caso que surja un conflicto de interpretación, la versión del idioma inglés dominará.

State Farm Life Insurance Company (Not Licensed in MA, NY, or WI)

State Farm Life and Accident Assurance Company (Licensed in NY and WI)

Bloomington, IL

[www.statefarmenespanol.com](http://www.statefarmenespanol.com)

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Impreso en los Estados Unidos



**Agent A. Agent**

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Address line three  
(XXX) XXX-XXXX Fax (XXX) XXX-XXXX  
Lic. # XXXXXXX



Providing Insurance and  
Financial Services

Sample A. Sample  
Address line one  
Address line two



*JUST BECAUSE YOU CAN'T CONTROL THE FUTURE  
**DOESN'T MEAN**  
you can't prepare for it*

Dear Sample A. Sample,

Life is always changing. It's a constant stream of events, some big, some small; some planned, some not; some good, some bad. In the end, it's nice to have a life insurance policy you can tailor to these events. Being that you're already insured by State Farm®, I know you understand the importance of quality life insurance. So, it might be a good time to discuss coverage that offers more flexibility, like State Farm *Universal Life Insurance*.

**State Farm *Universal Life***

As a *Universal Life* policyholder, you can take loans and withdrawals and, in the event of your death, your beneficiaries will receive a death benefit.<sup>1</sup> Your premiums and coverage are flexible and can be changed whenever necessary so that your policy best fits your life. In addition, as premiums are paid, your policy's cash value can grow and will earn a guaranteed interest rate.

**Affordable Long-Term Care Insurance**

Nearly 70 percent of individuals over 65 will require at least some type of long-term care services during their lifetime.<sup>2</sup> That said, illness or injury requiring long-term care services can be extremely expensive. This can oftentimes result in financial strain that can lead to both emotional and physical stress felt by loved ones. Fortunately, State Farm offers a *Flexible Care Benefit Rider*,<sup>3</sup> that when added to our *Universal Life Insurance* can help cover the expense of long-term care services without the hassle of maintaining a separate long-term care policy.

**Flexible Care Benefit Rider**

Our new *Universal Life Policy* with *Flexible Care Benefit Rider* could provide monthly benefits to eligible policyholders who are chronically ill and receiving qualified long-term care services. Those with the *Flexible Care Benefit Rider* will receive the reassurance of the long-term care coverage and the flexibility of a death benefit, without the price tag of a traditional long-term care policy.

So why wait? Call me at (XXX) XXX-XXXX or **stop by my office today** and make sure your life insurance still fits your life and the lives of your loved ones.

Sincerely,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

<sup>1</sup>Loans accrue interest. Loans and withdrawals reduce the policy's death benefit and cash value.

<sup>2</sup>Source: U.S. Department of Health and Human Services, 2008.

<sup>3</sup>The policy's death benefit and cash value are reduced when a long-term care benefit is paid. The actual policy name is Accelerated Death Benefit for Long-Term Care Rider.

Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

Universal Life policy series 11030, 11080, A11030, and A11080. Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220. State Farm insurance policies, applications, and required notices are written in English. This document has been translated for your convenience. In the event of any differences in interpretation, the English language version controls.

State Farm Life Insurance Company (Not Licensed in MA, NY, or WI)

State Farm Life and Accident Assurance Company (Licensed in NY and WI)

Bloomington, IL

statefarm.com®

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## Agent A. Agent

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Address line three  
(XXX) XXX-XXXX Fax (XXX) XXX-XXXX  
Lic. # XXXXXXX



Su Compañía de Seguros y  
Servicios Financieros

Sample A. Sample

Address line one

Address line two

|||||

SÓLO PORQUE NO PUEDE CONTROLAR EL FUTURO

**NO QUIERE DECIR**

que no pueda estar preparado

Estimado/a Sample A. Sample:

La vida está cambiando continuamente. Es un flujo constante de eventos, algunos grandes, otros pequeños; algunos previstos, otros no; algunos buenos, otros malos. Al final, es bueno tener una póliza de seguro de vida que usted pueda adaptar a estos eventos. Como usted ya está asegurado con State Farm®, y yo sé que entiende la importancia de tener un seguro de vida de calidad, ahora podría ser un buen momento para hablar de una cobertura que le dé más flexibilidad, como un seguro de *Vida Universal* de State Farm.

### Las ventajas del seguro de *Vida Universal* de State Farm

Como propietario del seguro de *Vida Universal*, se podrán hacer préstamos y retirar dinero, y en caso de fallecimiento, sus beneficiarios recibirán un beneficio de defunción.<sup>1</sup> Las primas y la cobertura son flexibles y pueden cambiarse cuando lo desee para que su póliza se adapte mejor a su vida. Además, mientras se paguen las primas, el valor en efectivo de su póliza puede crecer y ganar una tasa de interés garantizada.

### Seguro de cuidado a largo plazo asequible

Cerca del 70 por ciento de personas mayores de 65 años requerirán algún tipo de cuidado a largo plazo durante su vida.<sup>2</sup> Dicho esto, enfermedades o lesiones que requieren servicios de cuidados médicos prolongados podrían ser extremadamente caras, y muchas veces acaban convirtiéndose en un problema económico que puede llevar a toda la familia a una situación de estrés emocional y físico. Afortunadamente, State Farm le ofrece el *Flexible Care Benefit Rider*<sup>3</sup> que al añadirlo a nuestro seguro de *Vida Universal*, le ayuda cubrir los cuidados médicos prolongados sin la inconveniencia de tener una póliza de largo plazo separada.

### Flexible Care Benefit Rider

El nuevo seguro de *Vida Universal* de State Farm con el *Flexible Care Benefit Rider* proporciona un beneficio mensual a los asegurados elegibles que son enfermos crónicos que estén recibiendo servicios calificados de cuidados médicos prolongados. Aquellos con el *Flexible Care Benefit Rider* tendrán la tranquilidad de contar con cobertura a largo plazo y la flexibilidad de un beneficio en caso de fallecimiento, sin el alto precio de una póliza de cuidado a largo plazo tradicional.

Así que, ¿por qué esperar? **Llámemme al (XXX) XXX-XXXX o pase por mi oficina hoy mismo** y asegúrese que su seguro de vida todavía se ajusta a su vida y a la vida de aquellos a los que quiere.

Atentamente,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

<sup>1</sup>Préstamos devengan intereses. Préstamos y retiros reducen el beneficio de la póliza en caso de fallecimiento y su valor en efectivo. <sup>2</sup>Fuente: U.S. Department of Health and Human Services, 2008. <sup>3</sup>El beneficio de la póliza en caso de fallecimiento y su valor en efectivo se reducen cuando se paga un beneficio de servicios de cuidados médicos prolongados. El nombre actual de la póliza es Accelerated Death Benefit for Long-Term Care Rider. Las pólizas de seguro y sus anexos asociados no serán disponibles en todos los estados, y los términos de las pólizas y condiciones se varían por estado. La serie de póliza de Vida Universal es 11030, 11080, A11030, and A11080. Accelerated Death Benefit for Long-Term Care Rider, utilizado con el seguro de Vida Universal, serie de póliza 10220, 10520, and A10220. Las pólizas, formularios y notificaciones de State Farm están escritos en inglés. Este documento ha sido traducido para su conveniencia. En el caso que surja un conflicto de interpretación, la versión del idioma inglés dominará.

**Agent A. Agent**

Address line one  
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Address line three  
(XXX) XXX-XXXX Fax (XXX) XXX-XXXX  
Lic. # XXXXXXX



Providing Insurance and  
Financial Services

Sample A. Sample

Address line one

Address line two

|||||

**Because your life can change  
at any time, help protect your  
loved ones – help protect yourself**

Dear Sample A. Sample,

Did you know that nearly 70 percent of individuals over 65 will require at least some type of long-term care services during their lifetime?<sup>1</sup> With those odds, plus the high costs of long-term care, the best time to think about protecting your loved ones and your future is now. A State Farm® *Universal Life Insurance Policy* with the *Flexible Care Benefit Rider* is just the right protection for you and your family.

**Life insurance you can use for living**

Our *Universal Life* policy is insurance that provides a death benefit to your beneficiaries. You can also build cash value and even take out loans and withdrawals from the policy's cash value.<sup>2</sup> You may raise or lower your coverage, together with your premiums, according to the changes in your life or budget.

**The chances of needing long-term care should not be ignored**

The cost of providing personal care and social services to the chronically ill for a long period of time is extremely high, and a burden you don't want to place on your extended family. Adding the *Flexible Care Benefit Rider* to a *Universal Life* policy can help cover some of the cost of long-term medical care, if you should need it, without the additional expense of a separate long-term care policy.<sup>3</sup>

I understand that dealing with life insurance terms might be intimidating. As your agent, I want to help you make sense of it all. Please, contact me so we can discuss these matters that are so important to you and your loved ones, with no obligation to you.

**Call me at (000) 123-6789 today or stop by my office whenever you wish. I am always here for you.**

Sincerely,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

<sup>1</sup>Source: U.S. Department of Health and Human Services, 2008.

<sup>2</sup>Loans accrue interest. Loans and withdrawals reduce the policy's death benefit and cash value.

<sup>3</sup>The policy's death benefit and cash value are reduced when a long-term care benefit is paid. The actual policy name is Accelerated Death Benefit for Long-Term Care Rider.

Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

Universal Life policy series 11030, 11080, A11030, and A11080.

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(XXX) XXX-XXXX Fax (XXX) XXX-XXXX  
Lic. # XXXXXXX



Su Compañía de Seguros y  
Servicios Financieros

Sample A. Sample

Address line one

Address line two

|||||

**Porque su vida puede cambiar en  
cualquier momento, ayude a proteger  
a sus familiares y a protegerse usted**

Estimado/a Sample A. Sample:

¿Sabía usted que casi el 70 por ciento de los individuos mayores de 65 años van a necesitar por lo menos algún servicio de cuidados médicos prolongados durante su vida?<sup>1</sup> Con esos márgenes, más el costo de los cuidados médicos prolongados, ahora es el mejor momento para pensar en proteger su futuro y el de sus seres queridos. Una póliza de seguro de *Vida Universal* con el *Flexible Care Benefit Rider* de State Farm® es la protección más adecuada para usted y su familia.

**Un seguro de vida que se puede aprovechar en vida**

Nuestro seguro de *Vida Universal* es un seguro que le proporciona una suma de dinero a sus beneficiarios en caso de muerte. También le permite acumular valor en efectivo y hasta obtener préstamos y retiros de su valor en efectivo.<sup>2</sup> Usted puede aumentar o reducir su cobertura, al igual que sus primas, según cambie su vida o su presupuesto.

**No subestime la posibilidad de necesitar cuidados médicos prolongados**

El costo del cuidado personal y servicios sociales por tiempo prolongado para los enfermos crónicos es enorme. Además, es una carga muy pesada que usted no quiere pasarle a sus familiares. Añadiendo el *Flexible Care Benefit Rider* a un seguro de *Vida Universal* puede ayudar a cubrir varios de los gastos para cuidados médicos prolongados, si los necesitara, sin el costo adicional de una póliza de cuidados médicos prolongados separada.<sup>3</sup>

Yo sé que hablar de seguros puede intimidar un poco. Como su agente, quiero ayudarle a verlo todo muy claro. Por favor, póngase en contacto conmigo para conversar sobre estos temas tan importantes para usted y sus seres queridos, sin obligación alguna para usted.

**Llámeme hoy mismo al (000) 123-6789 o pase por mi oficina cuando quiera. Estoy aquí para servirle.**

Atentamente,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

<sup>1</sup>Fuente: U.S. Department of Health and Human Services, 2008.

<sup>2</sup>Préstamos devengan intereses. Préstamos y retiros reducen el beneficio de la póliza en caso de fallecimiento y su valor en efectivo.

<sup>3</sup>El beneficio de la póliza en caso de fallecimiento y su valor en efectivo se reducen cuando se paga un beneficio de cuidados médicos prolongados.

El nombre actual de la póliza es Accelerated Death Benefit for Long-Term Care Rider.

Las pólizas de seguro y sus anexos asociados no serán disponibles en todos los estados, y los términos de las pólizas y condiciones se varían por estado.

La serie de póliza de Vida Universal es 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, utilizado con el seguro de Vida Universal, serie de póliza 10220, 10520, and A10220.

Las pólizas, formularios y notificaciones de State Farm están escritos en inglés. Este documento ha sido traducido para su conveniencia. En el caso que surja un conflicto de interpretación, la versión del idioma inglés dominará.



# Affordable long-term care coverage?

[ **Serena Smith, Agent**  
Insurance Lic#[321605 ]  
[1401 SE Walton Blvd Ste 107  
Bentonville, AR 72712  
Bus: 479-268-6431 ]

**I feel better already.**

Add a Flexible Care  
Benefit Rider to a  
State Farm<sup>®</sup> Life policy.  
Like a good neighbor,  
State Farm is there.<sup>®</sup>  
**CALL ME TODAY.**



# **State Farm**<sup>TM</sup>

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life,  
policy series 10220 and A10220.

Insurance policies and/or associated riders and features may not be available in  
all states, and policy terms and conditions may vary by state.

State Farm Life Insurance Company (Not licensed in MA, NY or WI) State Farm Life  
and Accident Assurance Company (Licensed in NY and WI), Bloomington, IL

# Affordable long-term care coverage?

## I feel better already.

Ask one of us about the advantages of adding a Flexible Care Benefit Rider to a State Farm® Life policy. It's never too early to start thinking about it. **Like a good neighbor, State Farm is there.®**  
CONTACT AN AGENT TODAY.



[ **Homer Smith,** Agent  
Insurance Lic# [ 41492 ]  
[ 605 N 6th Street  
Blytheville, AR 72315  
Bus: 870-763-9233 ]



[ **Bob Smithey,** Agent  
Insurance Lic# [ 131360 ]  
[ 2900 Olive Street  
Pine Bluff, AR 71611  
Bus: 870-534-5012 ]



[ **John Mark Smith,** Agent  
Insurance Lic# [ 27963 ]  
[ 423 S Main  
Stuttgart, AR 72160  
Bus: 870-673-1655 ]



[ **Alvin Smith,** Agent  
Insurance Lic# [ 92853 ]  
[ 1 Stagecoach Village Drive  
Little Rock, AR 72210  
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[ **Scott Smith,** Agent  
Insurance Lic# [ 242751 ]  
[ 1160 S Rogers St  
Clarksville, AR 72830  
Bus: 479-754-8459 ]



[ **Serena Smith,** Agent  
Insurance Lic# [ 321605 ]  
[ 1401 SE Walton Blvd Ste 107  
Bentonville, AR 72712  
Bus: 479-268-6431 ]



# State Farm™

statefarm.com®

Universal Life policy series 11030, 11080, A11030, and A11080.  
Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 and A10220.  
Insurance policies and/or associated riders and features may not be available in all states,  
and policy terms and conditions may vary by state.

State Farm Life Insurance Company (Not licensed in MA, NY or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY and WI), Bloomington, IL



# Affordable long-term care coverage?

## I feel better already.

Ask us about the advantages of adding a Flexible Care Benefit Rider to a State Farm® Life policy.

It's never too early to start thinking about it. **Like a good neighbor, State Farm is there.®**

CALL AN AGENT OR VISIT US ONLINE TODAY.



# State Farm™

statefarm.com®

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 and A10220.

Insurance policies and/or associated riders and features may not be available in all states, and policy terms and conditions may vary by state.

State Farm Life Insurance Company (Not licensed in MA, NY or WI), State Farm Life and Accident Assurance Company (Licensed in NY and WI), Bloomington, IL

**Agent A. Agent**

Address line one  
Address line two  
Address line three  
309 766 6411 Fax 309 763 8587



Providing Insurance and  
Financial Services

Sample A. Sample

Address line one

Address line two



Dear Sample A. Sample,

When your life changes, your life insurance needs may change, too. Buying a home or having a baby, getting married or switching jobs may prompt the need for additional coverage. With a State Farm® Universal Life policy **you have the freedom to update your coverage** according to your current and future needs. Check out these benefits:

**Flexibility** – You decide how much life insurance you need and you can adjust the death benefit and premium to fit your changing needs.\*

**Security** – Help protect your loved ones from financial hardship.

**Policy Loans & Withdrawals** – You may borrow up to the maximum loan value and make four withdrawals per year.\*\*

**Tax-Free Death Benefit** – Beneficiary proceeds are generally income tax free.\*\*\*

**Tax-Deferred Account Value Growth** – Account Value earns interest at the company's current interest rate – federal income tax deferred.

**Long-Term Care Coverage** – Help cover expenses for long-term care by adding the Flexible Care Benefit rider.\*\*\*\*

**Change is Good. Flexible Protection is Necessary.**

To learn how Universal Life can provide flexible security as your life changes, please visit or call my office at (000) 123-6789 today.

Sincerely,



*Agent A. Agent*

Agent Name  
e-mail address here if used

*\*Subject to requirements and limitations*

*\*\*You may borrow up to the maximum loan value at an interest rate of 8% per year. Each withdrawal must be at least \$500. Withdrawals may be made from the cash surrender value - Policy loans reduce the cash surrender value and death benefit.*

*\*\*\*Under current tax laws governing individual life insurance*

*\*\*\*\*The policy's death benefit and cash value is reduced when a long-term care benefit is paid.*

Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.





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# Flexible Care Benefit Rider<sup>1</sup>

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Ready to get started?

Get a Quote

Find an Agent

When the insured becomes chronically ill and is eligible to receive benefits, he/she can access a portion of the policy's death benefit every month. The monthly benefit amount can be used at the policyholder's discretion. Monthly benefit payments will lower the policy's death benefit and other policy values. In addition, cost of insurance, monthly charges for any riders, and monthly expense charges for the policy will be waived while claim requirements are met.

Chronically ill means a licensed health care practitioner has certified that the insured:

1. is unable to perform at least 2 activities of daily living (as defined in the rider) without substantial assistance, for a period of at least 90 days due to a loss of functional capacity; or
2. requires substantial supervision to protect the insured's health and safety due to severe cognitive impairment.

Let's see how it works:

To understand how this rider can help pay for your long-term care expenses, let's look at a hypothetical example. Melinda was healthy and active until she suffered a stroke and, as a result, became chronically ill. To continue living in her home, Melinda needed part-time care five days a week, at \$18.50 an hour<sup>2</sup>, for the remaining four years of her life. She also had to pay for services that she could no longer do on her own, such as housecleaning and yard work.

Fortunately, she had a Universal Life policy with a \$250,000 death benefit and a Flexible Care Benefit rider and qualified to receive benefits. She chose to receive payments of \$4,000 per month.

## WHAT WAS THE COST OF MELINDA'S CARE?

Home health care:	\$153,920
\$148 per day x 5 days a week x 52 weeks for 4 years	
Other living expenses (house cleaning, yard work, etc.)	\$7,500
Total expenses	\$161,420

## HOW MUCH DID MELINDA AND HER BENEFICIARIES RECEIVE?

Flexible Care Benefit rider benefit - \$4,000 per month x 12 months for 4 years	\$192,000
Melinda's death benefit (\$250,000 - \$192,000)	\$58,000

In this example, Melinda opted to receive a larger monthly benefit than her actual long-term care expenses. Even after providing benefits to help cover those expenses, her life policy still paid a sizeable lump sum to her loved ones.

It is possible that benefits provided by this rider maybe be taxable. The policyholder should consult their personal attorney or tax advisor.

For details about the cost, coverage, and limitations, see a State Farm agent.

<sup>1</sup>Flexible Care Benefit rider is the marketing name for Accelerated Death Benefit for Long-Term Care Rider in all states, except it is known as the Accelerated Benefit for Long-Term Care Rider in KY and Advanced Death Benefit for Long-Term Care Rider in IN.

### Service Center

- Get a quote
- Find an agent
- Manage my policies
- Benefits of Online Registration
- Pick Your Way to Pay
- Report a claim
- Buy Insurance Online

### Make an Informed Choice

- Term or Permanent:  
Which is best for you?
- Term Life Insurance
- Whole Life Insurance
- Universal Life Insurance
- Survivorship Universal Life
- Family Life Insurance
- How much Life Insurance do I need?

### Related Links

- Money Market Fund – Monthly Holdings / Archives
- State Farm to Temporarily Waive Money Market Fund Fees
- Variable Universal Life Insurance (current policyholders only)
- Future Income Flex (Variable Deferred Annuity)
- Overview of annuities
- How to Request a Change to a Life Insurance or Annuity Policy
- Coping with the loss of a spouse
- Triangle of Protection®



<sup>2</sup>Based on average cost of home health aides. Genworth Financial. Genworth Financial Cost of Care Survey. Conducted by CareScout, an independent research firm. (April 2009).

<sup>3</sup>The maximum monthly benefit is the lesser of:

- Two percent of the life insurance death benefit (at the time of the claim) and
- IRS per diem amount (\$300/day in 2011) times the number of days in the month. (Not applicable in Canada)

The policyholder can choose a lesser amount, subject to a monthly minimum defined in the rider.

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 and 10520.

Insurance policies and/or associated riders and features may not be available in all states, and policy terms and conditions may vary by state.

Accelerated Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in KY and A10220 in WI.

Advanced Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in IN.

Accelerated Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220-12 in ID.

LIMITATIONS AND EXCLUSIONS PROVISION for policy 10220-12: The Monthly Benefit will not exceed the Maximum Monthly Benefit. No Monthly Benefit will be paid for a period more than 12 months prior to the date We receive a Request for benefits under this Rider. No Monthly Benefit will be paid for any loss that: starts before the Effective Date of this Rider; results from an attempted suicide, while sane or insane, or intentionally self-inflicted injury; results from the Insured's alcoholism or addiction to drugs or narcotics; but not addiction which results from the administration of those substances in accordance with the advice and written instructions of a Licensed Health Care Practitioner; occurs or continues while the Insured is living outside of the United States of America or its territories or possessions; results from the Insured's participation in a felony, riot or insurrection, or involvement in an illegal occupation; occurs or continues during the Insured's incarceration; or results from any act due to war whether or not the Insured is in the military service. "War" means declared or undeclared war or conflict involving the armed forces of one or more countries, governments, or international organizations.

Issued by:

State Farm Life Insurance Company (Not licensed in MA, NY or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY and WI)  
Bloomington, Illinois

IL-145.1

# POLICY RIDERS

*The purpose of this communication is the solicitation of insurance.  
Contact will be made by an insurance agent or insurance company.*

## Customize your coverage

Your life insurance policy is an important part of your family's financial future. So you always want to make sure your policy will be there if your family needs it—and that you can adapt your coverage to match your changing needs. That's why we offer these optional coverages, known as "riders." They can help you protect or extend your coverage if:

- You got married or had children, and wanted to add coverage for your growing family.
- You became disabled.<sup>1</sup>
- You developed an "uninsurable" health condition.

As you'll see, not all riders are just for your beneficiaries—some give you benefits you can enjoy today.

Take a look at our list of riders, and see which one makes sense for your policy.

### Add coverage for you or another person

#### ☐ 5 Year Term Rider

A way to add coverage to age 85<sup>2</sup> for you or another person.

- Premium remains level for the first five years.
- This rider is available on both the insured and an additional insured and can be converted to a permanent policy if lifetime coverage is needed.<sup>3</sup>
- Can be renewed at the end of the term.
- This rider is available with a 5 Year Term or Whole Life policy.

#### ☐ Select Term Rider

Adds coverage up to age 95 for you or another person.

- Premium remains level for 10, 20, or 30 years.
- The rider is available on both the insured and an additional insured and can be converted to a permanent policy if lifetime coverage is needed.<sup>3</sup>
- This rider available with a Select Term or Whole Life policy.

<sup>1</sup>In order for premiums or the monthly deduction to be waived the insured must be disabled as defined in the policy.

<sup>2</sup>To age 80 in New York.

<sup>3</sup>Age and policy restrictions may apply. Please talk with a State Farm agent.

LIKE A GOOD NEIGHBOR



STATE FARM IS THERE.®

## ☐ **Mortgage Life Rider**

If you pass away, this rider could provide funds to help pay off your mortgage.

- Rider remains in force for 15 or 30 years.
- This rider is available on both the insured and an additional insured and can be converted to a permanent policy if lifetime coverage is needed.<sup>3</sup>
- Coverage amount is level for the first five years, then provides coverage generally enough to cover a decreasing mortgage balance.
- Coverage will not decrease below a specified benefit amount.
- This rider is available with a Mortgage Life policy.

## ☐ **Additional Insured's Level Term Rider**

Allows you to add coverage to age 95 for another person.

- Cost for coverage is deducted from the account value of your Universal Life policy.
- Can be converted to a permanent policy if lifetime coverage is needed.<sup>3</sup>
- This rider is available with a Universal Life policy.

## ☐ **Level Term Rider on Survivorship Universal Life**

Add extra coverage to age 95 for either insured.

- Cost for coverage is deducted from the account value of your Survivorship Universal Life policy.
- Can be converted to a permanent policy if lifetime coverage is needed.<sup>3</sup>
- This rider is available with a Survivorship Universal Life policy.

## ☐ **Estate Preservation Rider**

Add extra coverage for estate planning needs.

- Cost for coverage is deducted from the account value of your Survivorship Universal Life policy.
- Provides an additional death benefit in the first four years.
- Benefit is payable upon the second death of the two insured lives.
- This rider is available with a Survivorship Universal Life policy.

## **Add coverage for your children**

### ☐ **Children's Term Rider**

Provides temporary insurance for children up to age 25 or when you turn 65. Just one rider can provide up to \$20,000 in coverage for each child in your family, including children yet to be born.

- Can be converted to permanent insurance for up to five times the amount of coverage when the child turns 25.
- You can purchase up to five times the amount of Children's Term Rider coverage on the child's 18th birthday.
- This rider is available with a 5 Year Term, Select Term, Return of Premium, Universal Life or Whole Life policy.

---

<sup>3</sup>Age and policy restrictions may apply. Please talk with a State Farm agent.

## ☐ **Payor Insurance**

If you've purchased a life policy for a child—and you become disabled<sup>1</sup> or pass on—this rider gives you coverage that will waive the premium on that policy for a period of time.

- Rider remains in force until the insured child reaches age 25.
- Premium remains level while this rider is in force.
- Disability must occur before age 60.
- This rider is available with a 10 Pay Life, 15 Pay Life, 20 Pay Life, or Whole Life policy.

## **Keep your policy in force if you become disabled**

### ☐ **Waiver of Premium for Disability**

Once you've been disabled<sup>1</sup> for six continuous months, your policy premiums will be waived.

- If you become disabled<sup>1</sup> before you turn 60, premiums are waived as long as you remain disabled.<sup>1</sup>
- If you become disabled<sup>1</sup> between 60 and 65, premiums are waived for a limited amount of time.
- This rider is available with all life policies **except** Final Expense, Single Premium Life, Universal Life, and Survivorship Universal Life.
- A similar rider, Waiver of Monthly Deduction, is available with a Universal Life policy. Waiver of Monthly Deduction for Death or Disability is available with a Survivorship Universal Life policy. Both waive monthly deductions instead of premiums.

## **Protect against failing health**

### ☐ **Flexible Care Benefit Rider**

You can accelerate part of your death benefit each month to help cover your long-term care expenses. This may include home health aides, adult day care, hospice care, assisted living facilities, or nursing homes, among many other expenses.

- Cost for coverage is deducted from the account value of your Universal Life policy.
- A medical professional must certify that you are suffering from a cognitive impairment or are unable to perform some of the activities of daily living without help.
- This rider is available with a Universal Life policy.

### ☐ **Guaranteed Insurability Option**

You have the option to increase your life insurance coverage when you reach certain ages (up to age 49) without an additional medical exam.

- When you marry or become a parent, the next available option date may be moved up.
- This rider is available with a 5 Year Term, 10 Pay Life, 15 Pay Life, 20 Pay Life, Whole Life or Universal Life policy.

## **Get the most out of Life**

Get more out of your life insurance with the rider that fits your needs. Your agent can help you choose. Getting in touch is easy. Walk in, Mail in, Call in, Click in®.

---

<sup>1</sup>In order for premiums or the monthly deduction to be waived the insured must be disabled as defined in the policy.

Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

Annual Decreasing Term policy series 08022, 08072, and A08022.

Adjustable Premium Annual Decreasing Term Life Insurance Benefit Rider, used with Annual Decreasing Term, policy series 08103, 08403, and A08103.

Additional Insured's Adjustable Premium Annual Decreasing Term Life Insurance Benefit Rider, used with Annual Decreasing Term, policy series 08123, 08423, and A08123.

Waiver of Premium Benefit Rider, used with Annual Decreasing Term, policy series, 10205, 10505, A10205 and A08205.

Adjustable Premium Level Term Life Insurance policy series 08025, 08075, and A08025.

Children's Term Life Insurance Benefit Rider, used with Adjustable Premium Level Term, policy series 08144, 08444, and A08144.

Waiver of Premium Benefit Rider, used with Adjustable Premium Level Term, policy series 10208, 10508, A10208, and A08208.

Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance policy series 10032, 10082, A10032; Flexible Premium Joint and Last to Die Survivorship Universal Life policy series 10032 in IL.

Level Term Life Insurance Benefit Rider – Insured 1, used with Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance, policy series 10105, 10405, and A10105.

Level Term Life Insurance Benefit Rider – Insured 2, used with Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance, policy series 10125, 10425, and A10125.

Four Year Level Term Joint and Last to Die Survivorship Life Insurance Benefit Rider, used with Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance, policy series 10135, 10435, and A10135.

Waiver of Monthly Deduction Benefit Rider, used with Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance, policy series 10209, 10509, and A10209.

Select Term-10, Select Term-20, and Select Term-30 policy series 06020, 06021, 06022, 06070, A06020, A06021, and A06022

Children's Term Life Insurance Benefit Rider, used with Select Term, policy series 06140, 06440, and A06140.

Waiver of Premium Benefit Rider, used with Select Term, policy series 10201, 10501, A06201, and A10201.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 10 Years, used with Select Term, policy series 09161, 09461, and A09161.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 20 Years, used with Select Term, policy series 09162, 09462, and A09162.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 30 Years, used with Select Term, policy series 09163, 09463, and A09163.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 10 Years, used with Select Term, policy series 09181, 09481, and A09181.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 20 Years, used with Select Term, policy series 09182, 09482, and A09182.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 30 Years, used with Select Term, policy series 09183, 09483, and A09183.

Universal Life policy series 11030, 11080, A11030, and A11080.

Additional Insured's Level Term Life Insurance Benefit Rider, used with Universal Life, policy series 11126, 11426, and A11126.

Children's Term Life Insurance Benefit Rider, used with Universal Life, policy series 08141, 10141, 10441, A08141, and A10141.

Guaranteed Insurability Option Benefit Rider, used with Universal Life, policy series 08251, 10251, 10551, A08251, and A10251.

Waiver of Monthly Deduction Benefit Rider, used with Universal Life, policy series 10206, 10506, A08206, and A10206.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.

Advanced Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in IN.

Accelerated Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in KY and OR.

Accelerated Benefit for Long-Term Care Rider, used with Universal Life, policy series A10220 in WI.

Whole Life policy series 11000, 11050, and A11000.

Additional Insured's Adjustable Premium Five Year Level Term Life Insurance Benefit Rider, used with Whole Life, policy series 07121, 07421, and A07121.

Adjustable Premium Five Year Level Renewable Term Life Insurance Benefit Rider, used with Whole Life, policy series 07101, 07401, and A07101.

Children's Term Life Insurance Benefit Rider, used with Whole Life, policy series 07140, 07440, and A07140.

Guaranteed Insurability Option Benefit Rider, used with Whole Life, policy series 07250, 07550, and A07250.

Payor Insurance Benefit Rider used with Whole Life and Limited Pay policies, policy series 07240, 07540, 10240, and A07240.

Waiver of Premium Benefit Rider used with Whole Life and Limited Pay policies, policy series 10200, 10500, and A10200.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 10 Years, used with Whole Life, policy series 09151, 09451, and A09151.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 20 Years, used with Whole Life, policy series 09152, 09452, and A09152.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 30 Years, used with Whole Life, policy series 09153, 09453, and A09153.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 10 Years, used with Whole Life, policy series 09171, 09471, and A09171.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 20 Years, used with Whole Life, policy series 09172, 09472, and A09172.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 30 Years, used with Whole Life, policy series 09173, 09473, and A09173.

10 Pay Life, 15 Pay Life, and 20 Pay Life policy series 11002, 11052, and A11000.

Guaranteed Insurability Option Benefit Rider, used with 15 Pay Life, policy series 07254, 07554, and A07254.

Waiver of Premium Benefit Rider, used with Whole Life, policy series 10200, 10500, and A10200.

Five Year Term policy series 07021, 07071, and A07021.

Adjustable Premium Five Year Level Renewable Term Life Insurance Benefit Rider, used with Five Year Term, policy series 07101, 07401, and A07101.

Additional Insured's Adjustable Premium 5 Year Level Term Life Insurance Benefit Rider, used with Five Year Term, policy series 07121, 07421, and A07121.

Children's Term Life Insurance Benefit Rider, used with Five Year Term, policy series 07143, 07443, and A07143.

Guaranteed Insurability Option Benefit Rider, used with Five Year Term, policy series 07253, 07553, and A07253.

This is only a general description of coverage. A complete statement of coverage is found only in the policy.

State Farm agents do not provide tax, legal, or investment advice. Please consult your tax, legal, or investment advisor regarding your specific circumstances.

SERFF Tracking Number: STFL-127243285 State: Arkansas  
Filing Company: State Farm Life Insurance Company State Tracking Number: 49062  
Company Tracking Number: SFL-AR-SML-20044.1 ET AL  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: Flexible Care Benefit Rider  
Project Name/Number: FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al

## Supporting Document Schedules

**Item Status:** **Status Date:**

**Satisfied - Item:** Flesch Certification  
**Comments:**  
Not applicable to this Life Advertising filing.

**Item Status:** **Status Date:**

**Satisfied - Item:** Application  
**Comments:**  
Not applicable to this Life Advertising filing.

**Item Status:** **Status Date:**

**Satisfied - Item:** Health - Actuarial Justification  
**Comments:**  
Not applicable to this Life Advertising filing.

**Item Status:** **Status Date:**

**Satisfied - Item:** Outline of Coverage  
**Comments:**  
Not applicable to this Life Advertising filing.

**Item Status:** **Status Date:**

**Satisfied - Item:** Certificate of Translation for Spanish Letters  
**Comments:**  
Please see the attached Certificate of Translation for the Spanish Letters.  
**Attachment:**

SERFF Tracking Number: STFL-127243285 State: Arkansas  
Filing Company: State Farm Life Insurance Company State Tracking Number: 49062  
Company Tracking Number: SFL-AR-SML-20044.1 ET AL  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: Flexible Care Benefit Rider  
Project Name/Number: FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al

Signed Certificate of Translation\_6 14 11 - FINAL.pdf

Item Status:

Status

Date:

**Satisfied - Item:** Cover Letter

**Comments:**

Please see the attached filing Cover Letter.

**Attachment:**

AR FCB Cover Letter - 6-8-11.pdf



# DRAFTFCB



**DRAFTFCB**  
**101 E. Erie**  
**Chicago, Illinois**  
**60611**

**June 8, 2011**

**Certificate of Translation (K494, K495 and K497)**

DraftFCB affirms to the best of its knowledge that the translations provided for the documents listed above are correct and accurate. Due to the nature of translation, slight variances, differences and limitations may exist. While we have taken every effort to research and ensure the quality of our translations, DraftFCB is not accountable for differences in interpretation, regional dialects or slang.

The undersigned does hereby certify as follows:

1. Draftfcb translators are fluent in both the English and Spanish languages
2. The Spanish language document is an accurate and complete translation of the above-described English document.

I certify that the information contained in this certification is true and correct.

A handwritten signature in blue ink, appearing to read "Michael Fassnacht", written over a horizontal line.

Michael Fassnacht, President Draftfcb

# State Farm Life Insurance Company

ONE STATE FARM PLAZA (B-2)  
BLOOMINGTON, ILLINOIS 61710-0001

**Chris A. McNeilly**  
ASSISTANT SECRETARY  
PHONE: (309) 766-8215  
FAX: (309) 766-8483

E-MAIL: [home.lact-filing.371j00@statefarm.com](mailto:home.lact-filing.371j00@statefarm.com)

June 15, 2011

Arkansas Insurance Department  
Life & Health Division  
1200 West Third Street  
Little Rock, AR 72201-1904

Dear Sir or Madam:

Enclosed for you information is a copy of the following final versions of advertising material for our individual life insurance products. The material is listed by form number as follows:

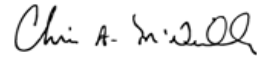
<u>Form #</u>	<u>Form Name</u>	<u>Replaces</u>	<u>Approved</u>	<u>Tracking #</u>
SML-20044.1	Flexible Care Benefit Rider Product Sheet	SML-20044	10/19/10	STFL-126586067
K464 FC.1	Flexible Care Benefit Rider Letter	K464	10/19/10	STFL-126586067
K465 FC.1	Flexible Care Benefit Rider Letter	K465	10/19/10	STFL-126586067
K467 FC.1	Flexible Care Benefit Rider Letter	K467	10/19/10	STFL-126586067
K494 FC.1	Spanish Flexible Care Benefit Rider Letter	K494	9/03/2010	STFL-126796680
K495 FC.1	Spanish Flexible Care Benefit Rider Letter	K495	9/03/2010	STFL-126796680
K497 FC.1	Spanish Flexible Care Benefit Rider Letter	K497	9/03/2010	STFL-126796680
1001006.1	Flexible Care Benefit Rider Advertisement	1001006	10/19/10	STFL-126564797
1001007.1	Flexible Care Benefit Rider Advertisement	1001007	10/19/10	STFL-126564797
1001008.1	Flexible Care Benefit Rider Advertisement	1001008	10/19/10	STFL-126564797
K013 LF.5	Flexible Care Benefit Rider Letter	K013 LF.4 02/10	10/19/10	STFL-126564797
IL-145.1	Internet – Flexible Care Benefit Rider	IL-145	9/07/10	STFL-126799497
SML-20055	All Rider Product Sheet	New		

These forms will be used with policy form 11030-04 which was approved by your department on April 5, 2011 under SERFF Tracking number STFL-126971519 and state tracking number 47758, policy form and 11080-04 which was approved by your department on April 5, 2011 under SERFF Tracking number STFL-126971730 and state tracking number 47759, and rider form 10220-04 which was approved by

your department on April 5, 2010 under SERFF Tracking number STFL-126451532 and state tracking number 45268.

The implementation date of these Advertising forms will be August 28, 2011.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris A. McNeilly". The signature is fluid and cursive, with the first name "Chris" being more prominent.

Chris A. McNeilly  
Assistant Secretary

SERFF Tracking Number: STFL-127243285 State: Arkansas

Filing Company: State Farm Life Insurance Company State Tracking Number: 49062

Company Tracking Number: SFL-AR-SML-20044.1 ET AL

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life

Product Name: Flexible Care Benefit Rider

Project Name/Number: FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/14/2011	Form	Flexible Care Benefit Rider Letter	07/25/2011	K467 FC.1 - FCB - nolife - FINAL - 6-1-2011.pdf (Superseded)
06/14/2011	Form	Spanish Flexible Care Benefit Rider Letter	07/25/2011	K494 FC.1 - Spanish FCB Letter - FINAL - 6-1-2011.pdf (Superseded)
06/14/2011	Form	Spanish Flexible Care Benefit Rider Letter	07/25/2011	K495FC.1 - Spanish FCB Upsell Letter - FINAL - 6-1-2011 .pdf (Superseded)
06/14/2011	Form	Spanish Flexible Care Benefit Rider Letter	07/25/2011	K497 FC.1 - Spanish FCB Cross sell Letter - FINAL - 6-1-2011.pdf (Superseded)
06/14/2011	Form	Flexible Care Benefit Rider Advertisement	07/25/2011	1001006.1 2 x 5 Black and White - FINAL - 6-7-11.pdf (Superseded)
06/14/2011	Form	Flexible Care Benefit Rider Advertisement	07/25/2011	1001007.1 - Q Black and White - FINAL - 6-7-11.pdf (Superseded)
06/14/2011	Form	Flexible Care Benefit Rider Letter	07/25/2011	K464 FC.1 - FCB Letter - FINAL - 6-1-2011.pdf

SERFF Tracking Number: STFL-127243285 State: Arkansas  
Filing Company: State Farm Life Insurance Company State Tracking Number: 49062  
Company Tracking Number: SFL-AR-SML-20044.1 ET AL  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: Flexible Care Benefit Rider  
Project Name/Number: FCB for August 2011 Implementation/SFL-AR-SML-20044.1 et al

(Superceded)

06/14/2011 Form Flexible Care Benefit Rider Letter 07/25/2011 K465 FC.1 - FCB Convrsn  
Letter - FINAL - 6-1-2011.pdf  
(Superceded)

**Agent A. Agent**

Address line one  
Address line two  
Address line three  
XXX XXX XXXX Fax XXX XXX XXXX



Providing Insurance and  
Financial Services

Sample A. Sample  
Address line one  
Address line two



## TAKE CARE OF TWO PRESSING ISSUES WITH ONE DECISION. AND SAVE MONEY DOING IT.

Dear Sample,

Should you buy enough *life insurance* to care for your family after you're gone—or buy *long-term care insurance* to provide for your own long-term care?

Fortunately, I can show you how State Farm® can help with one affordable, new policy option that gives you the flexibility to be prepared for both of these pressing issues.

**Universal Life with a Flexible Care Benefit Rider\* protects your family *and* you.**

This innovative approach provides life insurance coverage now, while giving you the freedom to use the Universal Life insurance death benefit for long-term care expenses down the road, if the need arises.

Best of all, the additional cost to add this rider to a Universal Life insurance policy is much lower than the cost of a typical, traditional stand-alone long-term care policy. This rider also gives you the flexibility to use the rider benefits received any way you see fit.

**Get more flexibility at an affordable price.** Life is full of uncertainty—for you and your family. Now here's a way to ensure that you can all be better prepared—with one smart decision.

Give me a call at **(000) 123-6789** to see exactly how flexible and affordable this innovative new approach can be. I appreciate your business and am always glad to take the time to make sure you and your family are all well protected.

Sincerely,

Agent  
photo here  
if used

*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

*P.S. Let me show you how Universal Life with a Flexible Care Benefit Rider can save you money and worry. Call for an appointment today.*

\*Flexible Care Benefit Rider is the marketing name for the Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life. The Flexible Care Benefit Rider only applies to State Farm's Universal Life policy. The life insurance death benefit and cash value are reduced when a long-term care benefit is paid.

See reverse side for more information.

**Learn more at [statefarm.com](http://statefarm.com)®**

State Farm Life Insurance Company (Not Licensed in MA, NY or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY and WI)  
Bloomington, IL

### Your family trusts you, you can trust State Farm.

- 80 years in the life insurance business
- Over \$1 billion paid out for death benefits<sup>†</sup>
- Consistently high ratings for financial strength, as shown by the Independent Ratings for 2009:

**A. M. Best®: A++  
Fitch Ratings®: AA+  
Standard & Poor's®: AA**

**You don't have to prepare  
for the future on your own.  
I'm always here to help.**

**BEING THERE**  
FOR YOU IS WHAT  
I'M ALL ABOUT.

Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

<sup>1</sup>Combined total of death benefits paid by State Farm Life Insurance Company (Not in MA, NY or WI), State Farm Life and Accident Assurance Company (NY&WI), and State Farm International Life Insurance Company LTD. (Canada Only)

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.

**Agent A. Agent**

Address line one  
Address line two  
Address line three  
(XXX) XXX-XXXX Fax (XXX) XXX-XXXX



Providing Insurance and  
Financial Services

Sample A. Sample  
Address line one  
Address line two



**You protect the future  
of your loved ones –  
protect yours as well**

Dear Sample A. Sample,

At a certain point you decided to take steps to help protect the financial future of your family when you bought *Universal Life Insurance* from State Farm®. But what would happen if you became chronically ill? With the affordable new *Flexible Care Benefit Rider* from State Farm, you can help cover the costs of long-term care without putting additional financial burden on your loved ones.

**PROTECTION TODAY AND TOMORROW**

It goes without saying that your family will be there to help you in case of illness, but mounting expenses as a result of long-term care services can greatly affect your family's finances. With the *Flexible Care Benefit Rider*, you can tap into your death benefit from your *Universal Life Insurance Policy* to help cover those costs without having to repay the money or pay interest.\* And if you don't need long-term care, your policy's death benefit and cash value can be used for other purposes. Result: long-term protection for you and your loved ones. Here is a good example using hypothetical amounts:

Death benefit:	<b>\$400,000</b>
Accelerated death benefit:	<b>-\$192,000</b> (\$4,000 per month x 12 months x 4 years)
Remaining death benefit:	<b>\$208,000</b>

Look to the future with the company that has delivered on its policy promises for over 80 years.

**Call me at (XXX) XXX-XXXX or come by my office to talk about the *Flexible Care Benefit Rider* and how it may meet your needs.**

Sincerely,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

\*The policy's death benefit and cash value are reduced when a long-term care benefit is paid. The actual policy name is Accelerated Death Benefit for Long-Term Care Rider.

Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.

State Farm insurance policies, applications, and required notices are written in English. This document has been translated for your convenience. In the event of any differences in interpretation, the English language version controls.

State Farm Life Insurance Company (Not Licensed in MA, NY, or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY and WI)  
Bloomington, IL  
**statefarm.com®**  
K494 FC.1

Printed in U.S.A.



**Agent A. Agent**

Address line one  
Address line two  
Address line three  
(XXX) XXX-XXXX Fax (XXX) XXX-XXXX



Su Compañía de Seguros y  
Servicios Financieros

Sample A. Sample  
Address line one  
Address line two



**Usted protege  
el futuro de los suyos –  
protéjase usted también**

Estimado/a Sample A. Sample:

En su momento usted ya decidió dar el paso de ayudar a proteger el futuro económico de su familia cuando compró el seguro de *Vida Universal* de State Farm®. Pero, ¿qué ocurriría si usted sufriera de una enfermedad crónica? El nuevo y accesible *Flexible Care Benefit Rider* de State Farm podría ayudarle a cubrir los costos de cuidados médicos prolongados, evitando así que los suyos tengan una carga económica adicional.

**PROTECCIÓN HOY Y MAÑANA**

No hace falta decir que la familia va a estar ahí para ayudarle en caso de que se enferme, pero la acumulación de gastos que deriven de esos servicios de cuidado a largo plazo pueden acabar afectando su economía. Con el *Flexible Care Benefit Rider*, usted puede echar mano del beneficio en caso de muerte de su póliza de seguro de *Vida Universal* para ayudar a cubrir dichos gastos sin que tenga que devolver la cantidad ni pagar intereses.\* Y si al final no necesita cuidados médicos prolongados, siempre puede utilizar el beneficio de la póliza en caso de fallecimiento y su valor en efectivo para otras cosas. Resultado: protección a largo plazo para usted y para los suyos. Aquí hay un buen ejemplo utilizando cantidades hipotéticas:

Beneficio en caso de muerte: **\$400,000**

Accelerated death benefit: **-\$192,000**  
(\$4,000 por mes x 12 meses x 4 años)

Beneficio en caso de muerte restante: **\$208,000**

Mire al futuro con la compañía que ha cumplido sus promesas por más de 80 años.

**Llámeme al (XXX) XXX-XXXX o pásese por mi oficina para hablar del *Flexible Care Benefit Rider* y de cómo puede cumplir con sus necesidades.**

Atentamente,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

\*El beneficio de la póliza en caso de fallecimiento y su valor en efectivo se reducen cuando se paga un beneficio de cuidados médicos prolongados.

El nombre actual de la póliza es Accelerated Death Benefit for Long-Term Care Rider.

Las pólizas de seguro y sus anexos asociados no serán disponibles en todos los estados, y los términos de las pólizas y condiciones se varían por estado.

La serie de póliza de Vida Universal es 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, utilizado con el seguro de Vida Universal, serie de póliza 10220, 10520, and A10220.

Las pólizas, formularios y notificaciones de State Farm están escritos en inglés. Este documento ha sido traducido para su conveniencia. En el caso que surja un conflicto de interpretación, la versión del idioma inglés dominará.

State Farm Life Insurance Company (Not Licensed in MA, NY, or WI)

State Farm Life and Accident Assurance Company (Licensed in NY and WI)

Bloomington, IL

[www.statefarmenespanol.com](http://www.statefarmenespanol.com)

K494 FC.1

Impreso en los Estados Unidos

**Agent A. Agent**

Address line one  
Address line two  
Address line three  
(XXX) XXX-XXXX Fax (XXX) XXX-XXXX



Providing Insurance and  
Financial Services

Sample A. Sample  
Address line one  
Address line two



*JUST BECAUSE YOU CAN'T CONTROL THE FUTURE  
**DOESN'T MEAN**  
you can't prepare for it*

Dear Sample A. Sample,

Life is always changing. It's a constant stream of events, some big, some small; some planned, some not; some good, some bad. In the end, it's nice to have a life insurance policy you can tailor to these events. Being that you're already insured by State Farm®, I know you understand the importance of quality life insurance. So, it might be a good time to discuss coverage that offers more flexibility, like State Farm *Universal Life Insurance*.

**State Farm *Universal Life***

As a *Universal Life* policyholder, you can take loans and withdrawals and, in the event of your death, your beneficiaries will receive a death benefit.<sup>1</sup> Your premiums and coverage are flexible and can be changed whenever necessary so that your policy best fits your life. In addition, as premiums are paid, your policy's cash value can grow and will earn a guaranteed interest rate.

**Affordable Long-Term Care Insurance**

Nearly 70 percent of individuals over 65 will require at least some type of long-term care services during their lifetime.<sup>2</sup> That said, illness or injury requiring long-term care services can be extremely expensive. This can oftentimes result in financial strain that can lead to both emotional and physical stress felt by loved ones. Fortunately, State Farm offers a *Flexible Care Benefit Rider*,<sup>3</sup> that when added to our *Universal Life Insurance* can help cover the expense of long-term care services without the hassle of maintaining a separate long-term care policy.

**Flexible Care Benefit Rider**

Our new *Universal Life Policy* with *Flexible Care Benefit Rider* could provide monthly benefits to eligible policyholders who are chronically ill and receiving qualified long-term care services. Those with the *Flexible Care Benefit Rider* will receive the reassurance of the long-term care coverage and the flexibility of a death benefit, without the price tag of a traditional long-term care policy.

So why wait? Call me at (XXX) XXX-XXXX or **stop by my office today** and make sure your life insurance still fits your life and the lives of your loved ones.

Sincerely,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

<sup>1</sup>Loans accrue interest. Loans and withdrawals reduce the policy's death benefit and cash value.

<sup>2</sup>Source: U.S. Department of Health and Human Services, 2008.

<sup>3</sup>The policy's death benefit and cash value are reduced when a long-term care benefit is paid. The actual policy name is Accelerated Death Benefit for Long-Term Care Rider.

Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

Universal Life policy series 11030, 11080, A11030, and A11080. Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220. State Farm insurance policies, applications, and required notices are written in English. This document has been translated for your convenience. In the event of any differences in interpretation, the English language version controls.

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State Farm Life and Accident Assurance Company (Licensed in NY and WI)

Bloomington, IL

statefarm.com®

K495 FC.1

**Agent A. Agent**

Address line one  
Address line two  
Address line three  
(XXX) XXX-XXXX Fax (XXX) XXX-XXXX



Su Compañía de Seguros y  
Servicios Financieros

Sample A. Sample

Address line one

Address line two



SÓLO PORQUE NO PUEDE CONTROLAR EL FUTURO

**NO QUIERE DECIR**

que no pueda estar preparado

Estimado/a Sample A. Sample:

La vida está cambiando continuamente. Es un flujo constante de eventos, algunos grandes, otros pequeños; algunos previstos, otros no; algunos buenos, otros malos. Al final, es bueno tener una póliza de seguro de vida que usted pueda adaptar a estos eventos. Como usted ya está asegurado con State Farm®, y yo sé que entiende la importancia de tener un seguro de vida de calidad, ahora podría ser un buen momento para hablar de una cobertura que le dé más flexibilidad, como un seguro de *Vida Universal* de State Farm.

**Las ventajas del seguro de *Vida Universal* de State Farm**

Como propietario del seguro de *Vida Universal*, se podrán hacer préstamos y retirar dinero, y en caso de fallecimiento, sus beneficiarios recibirán un beneficio de defunción.<sup>1</sup> Las primas y la cobertura son flexibles y pueden cambiarse cuando lo desee para que su póliza se adapte mejor a su vida. Además, mientras se paguen las primas, el valor en efectivo de su póliza puede crecer y ganar una tasa de interés garantizada.

**Seguro de cuidado a largo plazo asequible**

Cerca del 70 por ciento de personas mayores de 65 años requerirán algún tipo de cuidado a largo plazo durante su vida.<sup>2</sup> Dicho esto, enfermedades o lesiones que requieren servicios de cuidados médicos prolongados podrían ser extremadamente caras, y muchas veces acaban convirtiéndose en un problema económico que puede llevar a toda la familia a una situación de estrés emocional y físico. Afortunadamente, State Farm le ofrece el *Flexible Care Benefit Rider*<sup>3</sup> que al añadirlo a nuestro seguro de *Vida Universal*, le ayuda cubrir los cuidados médicos prolongados sin la inconveniencia de tener una póliza de largo plazo separada.

**Flexible Care Benefit Rider**

El nuevo seguro de *Vida Universal* de State Farm con el *Flexible Care Benefit Rider* proporciona un beneficio mensual a los asegurados elegibles que son enfermos crónicos que estén recibiendo servicios calificados de cuidados médicos prolongados. Aquellos con el *Flexible Care Benefit Rider* tendrán la tranquilidad de contar con cobertura a largo plazo y la flexibilidad de un beneficio en caso de fallecimiento, sin el alto precio de una póliza de cuidado a largo plazo tradicional.

Así que, ¿por qué esperar? **Llámemme al (XXX) XXX-XXXX o pase por mi oficina hoy mismo** y asegúrese que su seguro de vida todavía se ajusta a su vida y a la vida de aquellos a los que quiere.

Atentamente,

Agent  
photo here  
if used

*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

<sup>1</sup>Préstamos devengan intereses. Préstamos y retiros reducen el beneficio de la póliza en caso de fallecimiento y su valor en efectivo. <sup>2</sup>Fuente: U.S. Department of Health and Human Services, 2008. <sup>3</sup>El beneficio de la póliza en caso de fallecimiento y su valor en efectivo se reducen cuando se paga un beneficio de servicios de cuidados médicos prolongados. El nombre actual de la póliza es Accelerated Death Benefit for Long-Term Care Rider. Las pólizas de seguro y sus anexos asociados no serán disponibles en todos los estados, y los términos de las pólizas y condiciones se varían por estado. La serie de póliza de Vida Universal es 11030, 11080, A11030, and A11080. Accelerated Death Benefit for Long-Term Care Rider, utilizado con el seguro de Vida Universal, serie de póliza 10220, 10520, and A10220. Las pólizas, formularios y notificaciones de State Farm están escritos en inglés. Este documento ha sido traducido para su conveniencia. En el caso que surja un conflicto de interpretación, la versión del idioma inglés dominará.

State Farm Life Insurance Company (Not Licensed in MA, NY, or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY and WI)  
Bloomington, IL  
[www.statefarmenespanol.com](http://www.statefarmenespanol.com)  
K495 FC.1

Impreso en los Estados Unidos

**Agent A. Agent**

Address line one  
Address line two  
Address line three  
(XXX) XXX-XXXX Fax (XXX) XXX-XXXX



Providing Insurance and  
Financial Services

Sample A. Sample

Address line one

Address line two

|||||

**Because your life can change  
at any time, help protect your  
loved ones – help protect yourself**

Dear Sample A. Sample,

Did you know that nearly 70 percent of individuals over 65 will require at least some type of long-term care services during their lifetime?<sup>1</sup> With those odds, plus the high costs of long-term care, the best time to think about protecting your loved ones and your future is now. A State Farm® *Universal Life Insurance Policy* with the *Flexible Care Benefit Rider* is just the right protection for you and your family.

**Life insurance you can use for living**

Our *Universal Life* policy is insurance that provides a death benefit to your beneficiaries. You can also build cash value and even take out loans and withdrawals from the policy's cash value.<sup>2</sup> You may raise or lower your coverage, together with your premiums, according to the changes in your life or budget.

**The chances of needing long-term care should not be ignored**

The cost of providing personal care and social services to the chronically ill for a long period of time is extremely high, and a burden you don't want to place on your extended family. Adding the *Flexible Care Benefit Rider* to a *Universal Life* policy can help cover some of the cost of long-term medical care, if you should need it, without the additional expense of a separate long-term care policy.<sup>3</sup>

I understand that dealing with life insurance terms might be intimidating. As your agent, I want to help you make sense of it all. Please, contact me so we can discuss these matters that are so important to you and your loved ones, with no obligation to you.

**Call me at (000) 123-6789 today or stop by my office whenever you wish. I am always here for you.**

Sincerely,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

<sup>1</sup>Source: U.S. Department of Health and Human Services, 2008.

<sup>2</sup>Loans accrue interest. Loans and withdrawals reduce the policy's death benefit and cash value.

<sup>3</sup>The policy's death benefit and cash value are reduced when a long-term care benefit is paid. The actual policy name is Accelerated Death Benefit for Long-Term Care Rider.

Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.

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**Agent A. Agent**

Address line one  
Address line two  
Address line three  
(XXX) XXX-XXXX Fax (XXX) XXX-XXXX



Su Compañía de Seguros y  
Servicios Financieros

Sample A. Sample

Address line one

Address line two



**Porque su vida puede cambiar en  
cualquier momento, ayude a proteger  
a sus familiares y a protegerse usted**

Estimado/a Sample A. Sample:

¿Sabía usted que casi el 70 por ciento de los individuos mayores de 65 años van a necesitar por lo menos algún servicio de cuidados médicos prolongados durante su vida?<sup>1</sup> Con esos márgenes, más el costo de los cuidados médicos prolongados, ahora es el mejor momento para pensar en proteger su futuro y el de sus seres queridos. Una póliza de seguro de *Vida Universal* con el *Flexible Care Benefit Rider* de State Farm® es la protección más adecuada para usted y su familia.

**Un seguro de vida que se puede aprovechar en vida**

Nuestro seguro de *Vida Universal* es un seguro que le proporciona una suma de dinero a sus beneficiarios en caso de muerte. También le permite acumular valor en efectivo y hasta obtener préstamos y retiros de su valor en efectivo.<sup>2</sup> Usted puede aumentar o reducir su cobertura, al igual que sus primas, según cambie su vida o su presupuesto.

**No subestime la posibilidad de necesitar cuidados médicos prolongados**

El costo del cuidado personal y servicios sociales por tiempo prolongado para los enfermos crónicos es enorme. Además, es una carga muy pesada que usted no quiere pasarle a sus familiares. Añadiendo el *Flexible Care Benefit Rider* a un seguro de *Vida Universal* puede ayudar a cubrir varios de los gastos para cuidados médicos prolongados, si los necesitara, sin el costo adicional de una póliza de cuidados médicos prolongados separada.<sup>3</sup>

Yo sé que hablar de seguros puede intimidar un poco. Como su agente, quiero ayudarle a verlo todo muy claro. Por favor, póngase en contacto conmigo para conversar sobre estos temas tan importantes para usted y sus seres queridos, sin obligación alguna para usted.

**Llámemme hoy mismo al (000) 123-6789 o pase por mi oficina cuando quiera. Estoy aquí para servirle.**

Atentamente,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

<sup>1</sup>Fuente: U.S. Department of Health and Human Services, 2008.

<sup>2</sup>Préstamos devengan intereses. Préstamos y retiros reducen el beneficio de la póliza en caso de fallecimiento y su valor en efectivo.

<sup>3</sup>El beneficio de la póliza en caso de fallecimiento y su valor en efectivo se reducen cuando se paga un beneficio de cuidados médicos prolongados.

El nombre actual de la póliza es Accelerated Death Benefit for Long-Term Care Rider.

Las pólizas de seguro y sus anexos asociados no serán disponibles en todos los estados, y los términos de las pólizas y condiciones se varían por estado.

La serie de póliza de Vida Universal es 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, utilizado con el seguro de Vida Universal, serie de póliza 10220, 10520, and A10220.

Las pólizas, formularios y notificaciones de State Farm están escritos en inglés. Este documento ha sido traducido para su conveniencia. En el caso que surja un conflicto de interpretación, la versión del idioma inglés dominará.



# Affordable long-term care coverage?

**Agent Name, State Farm Agent**

Street Address

City, State, Zip

Phone

E-mail

**I feel better already.**

Add a Flexible Care  
Benefit Rider to a  
State Farm<sup>®</sup> Life policy.  
Like a good neighbor,  
State Farm is there.<sup>®</sup>  
**CALL ME TODAY.**



# **State Farm**<sup>TM</sup>

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life,  
policy series 10220 and A10220.

Insurance policies and/or associated riders and features may not be available in  
all states, and policy terms and conditions may vary by state.

State Farm Life Insurance Company (Not licensed in MA, NY or WI) State Farm Life  
and Accident Assurance Company (Licensed in NY and WI), Bloomington, IL

# Affordable long-term care coverage?

## I feel better already.

Ask one of us about the advantages of adding a Flexible Care Benefit Rider to a State Farm® Life policy. It's never too early to start thinking about it. **Like a good neighbor, State Farm is there.®**  
CONTACT AN AGENT TODAY.



**Agent Name, State Farm Agent**

Street Address  
City, State, Zip  
Phone  
E-mail



**Agent Name, State Farm Agent**

Street Address  
City, State, Zip  
Phone  
E-mail



**Agent Name, State Farm Agent**

Street Address  
City, State, Zip  
Phone  
E-mail



**Agent Name, State Farm Agent**

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City, State, Zip  
Phone  
E-mail



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City, State, Zip  
Phone  
E-mail



**Agent Name, State Farm Agent**

Street Address  
City, State, Zip  
Phone  
E-mail



# State Farm™

[statefarm.com](http://statefarm.com)®

Universal Life policy series 11030, 11080, A11030, and A11080.  
Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 and A10220.  
Insurance policies and/or associated riders and features may not be available in all states,  
and policy terms and conditions may vary by state.

State Farm Life Insurance Company (Not licensed in MA, NY or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY and WI), Bloomington, IL



**Agent A. Agent**

Address line one  
Address line two  
Address line three  
XXX XXX XXXX Fax XXX XXX XXXX



Providing Insurance and  
Financial Services

Sample A. Sample  
Address line one  
Address line two



## NOW YOUR UNIVERSAL LIFE INSURANCE POLICY CAN ALSO HELP TAKE CARE OF YOU.

Dear Sample,

Life is full of uncertainty. You've already removed one big question mark by protecting your family with the benefits of Universal Life insurance coverage. Now using that as a foundation, you can apply to add on coverage, and your life insurance benefit can be used toward long-term care expenses.

I'm ready to show you how State Farm® makes it all possible with one very adaptable and affordable new policy option.

**Add the Flexible Care Benefit Rider\* and get some long-term care coverage, too.** This innovative approach gives you the freedom to use your Universal Life insurance death benefit to help cover long-term care expenses.

Best of all, the additional cost to add this rider to our Universal Life insurance policy is much lower than the cost of a typical, traditional stand-alone long-term care policy. This rider also gives you the flexibility to use the rider benefits received any way you see fit.

**Take care of your family and yourself with one smart decision.** Here's a great way to ensure that you're all prepared for two of life's biggest worries.

Give me a call at **(000) 123-6789** to see exactly how flexible and affordable this innovative new approach can be. I appreciate the opportunity to carry your Universal Life policy and look forward to showing you how much harder it could be working.

Sincerely,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentdirectaddress.com

*P.S. Let me show you exactly how this innovative insurance approach works and how affordable it can be. Call for an appointment today.*

\*Flexible Care Benefit Rider is the marketing name for the Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life. The Flexible Care Benefit Rider only applies to State Farm's Universal Life policy. The life insurance death benefit and cash value are reduced when a long-term care benefit is paid.

See reverse side for more information.

**Learn more at statefarm.com®**

State Farm Life Insurance Company (Not Licensed in MA, NY or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY and WI)  
Bloomington, IL

### Customize your Universal Life to better meet your needs.

Add the Flexible Care  
Benefit Rider for all  
these advantages.

- Long-term care protection for you
- Cost savings by adding a rider that's much less expensive than purchasing a traditional long-term care policy
- Coverage backed by State Farm life insurance companies, with their consistently high ratings for financial strength, as shown by the Independent Ratings for 2009:

**A. M. Best®: A++**  
**Fitch Ratings®: AA+**  
**Standard & Poor's®: AA**

**BEING THERE**  
FOR YOU IS WHAT  
I'M ALL ABOUT.



Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.

**Agent A. Agent**

Address line one  
Address line two  
Address line three  
XXX XXX XXXX Fax XXX XXX XXXX



Providing Insurance and  
Financial Services

Sample A. Sample  
Address line one  
Address line two



## YOU'VE MADE A COMMITMENT TO PROTECT YOUR FAMILY. WE HAVE A WAY TO MAKE THAT COMMITMENT WORK HARDER.

Dear Sample,

Life is full of uncertainty. You've already removed one big question mark by protecting your family with a State Farm® life insurance policy. Now using that as a foundation for the future, I'd like to show you how converting it to our Universal Life policy can continue providing protection for your loved ones while also providing you with some coverage for long-term care.

**Universal Life with a Flexible Care Benefit Rider\* protects your family *and* you.** This innovative approach gives you the freedom to use the Universal Life insurance death benefit to help cover long-term care expenses.

So you'll have life coverage when your family's young and needs it most. But as life changes and the kids move out, or the mortgage gets paid off, you'll be able to apply the death benefit to help pay for long-term care expenses, should you need it. Best of all, if you qualify, the additional cost to add this rider to a Universal Life insurance policy costs considerably less than a typical stand-alone long-term care policy.

**Take care of your family *and* yourself with one smart decision.** Here's a great way to ensure that you're all prepared for two of life's biggest worries. And you can do it more affordably than you might think.

I appreciate the opportunity to handle your State Farm life insurance policy and look forward to showing you how you can enhance the protection it provides. Give me a call at **(000) 123-6789** to see how easy it can be to convert to Universal Life with a Flexible Care Benefit Rider.

Sincerely,



*Agent A. Agent*

Agent A. Agent  
Agent@Agentredirectaddress.com

*P.S. Let's talk about the advantages of converting your current policy to this new, more flexible approach. Call **(000) 123-6789** for an appointment today.*

\*Flexible Care Benefit Rider is the marketing name for the Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life. The Flexible Care Benefit Rider only applies to State Farm's Universal Life policy. The life insurance death benefit and cash value are reduced when a long-term care benefit is paid.

See reverse side for more information.

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State Farm Life and Accident Assurance Company (Licensed in NY and WI)  
Bloomington, IL

K465 FC.1

### Protect your family's financial independence.

*State Farm is now offering its Universal Life policy with the Flexible Care Benefit Rider, which provides these advantages:*

- Life insurance protection for your family
- Long-term care protection for you
- Cost savings by adding a rider that's more affordable than purchasing a stand-alone long-term care policy
- Coverage backed by the financial strength of State Farm life insurance companies

## BEING THERE FOR YOU IS WHAT I'M ALL ABOUT.

Insurance policies and/or associated riders or features may not be available in all states, and policy terms and conditions vary by state.

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.